

Privacy Policy



Who we are?

Loans for People is the registered trading name of The Quick Loan Shop Ltd. Registered in England and Wales (Company number 08046177). Registered Office: 31 Dashwood Avenue Dashwood Avenue, High Wycombe, England, HP12 3DZ. The Quick Loan Shop Ltd is authorized and regulated by the Financial Conduct Authority.

What does a privacy policy aim to achieve?

This privacy statement was created to clearly explain to website visitors what information we will request, how we will use it, and with whom we will share it. Before using this website, it is crucial that you read and comprehend our Terms & Conditions as well as this privacy statement.

You can be taken to one of our partners' websites while using this one. Since we have no control over how they use your personal information, it is crucial that you read their privacy statement.

What kinds of data are gathered?

Any information you give that can be used to identify you is considered personal information for the purposes of this privacy statement. Contact information, birthdate, address, bank account information, and IP address are a few examples of these.

Legal justification for gathering your information

When you use one of our websites to look for a personal loan, The Quick Loan Shop Ltd, a credit broker, will utilise the information you give us in a variety of ways.

To help you locate the financial services product you want, we will provide your information to a group of brokers and lenders.

We must have a legitimate reason to process your data before we may do so.

Legitimate interests: Unless there is a compelling cause to protect your personal information that outweighs those legitimate interests, the processing is required to serve our legitimate interests or the legitimate interests of a third party.

Our Service

As part of our service, unless you specifically ask us not to, we might get in touch with you about your search for the good or service you asked us to assist you with.

Additionally, we might use the contact details you provided in your application to send you information about similar goods or services. You can use the contact information below to opt out of this at any moment, even though it is a necessary component of the service we offer you.

When you have previously entered information on our websites and given us your information, we are entitled to contact you on the basis of "soft opt-in." Most consumers will find this helpful because it allows us to share similar products and services that you have previously requested. Once more, you can use the contact information below to opt out at any time.

Marketing

Your information will never be given to outside parties for marketing purposes by The Quick Loan Shop Ltd. Only in response to an information request or for the purposes specified elsewhere in this privacy statement will we get in touch with you.

How are you going to use my personal data?

We shall provide your information to lender and broker partners who are approved and governed by the Financial Conduct Authority in order to carry out our function as a credit broker.

Some or all of the information you submitted with your application will be included in the data we share. Personal information such your name, address, date of birth, phone number, job details, bank account, and financial status details will be included.

As part of our service, we may profile your personal information. This enables us to share advertisements regarding relevant products and services that we believe may be of interest to you. These advertisements may be presented to you on such platforms as Google and Facebook or similar platforms.

You can opt-out of receiving such advertisements using the contact details below

We may use your technical data such as IP address and cookies to assist in the improvement of our website.

Who are you going to provide my details to?

We must provide your information to lenders and brokers who are approved and governed by The Financial Conduct Authority in order for Loans for People to help you locate the financial product or service you have requested. Additionally, we might give your information to businesses that help us deliver our service to you, like advertising networks like Facebook and Google and telecommunications firms (for email and SMS communication).

When we share your information with our partners, they may use it for their legitimate business purposes, such as matching applications, conducting fraud checks, conducting research, including analysing market trends and customer demographics, and customising and developing the product or service they offer to you or other people in the future.

Third Parties & affiliates

- Credit Broking service provided by T dot Ltd, their privacy policy and how they use and store data can be found here: <https://t.uk/b-privacy>

For what length of time will you keep my personal data?

Unless you request that we remove it sooner, we will retain your personal information for a maximum of 12 months after the date you last used our service. Please be aware that for legal or other regulatory purposes, your personal information might still be stored on our backup systems even if you request that it be deleted.

What rights do I have?

The following rights are granted to persons by the General Data Protection Regulation.

The right to information

You have a right to free, clear, transparent, understandable, and immediately accessible information on how your personal data is processed, stated in simple, uncomplicated language. This Privacy Policy aims to do this.

The entitlement to access

You are entitled to view your personal information and to verify that it is being processed. You can use the contact information below to make this request.

The right to correction

If your personal information is inaccurate or lacking, you have the right to have it updated, and we are required to let any third parties who have received your information know so they can update it as well. You can use the contact information below to make this request.

Erasure rights

You have the "right to be forgotten," which means that your personal information can be deleted and that processing can be stopped. This may not be feasible in some situations, and the right is not unqualified. You can use the contact information below to make this request.

The authority to limit processing

You can "block" or prevent the processing of your personal information. Your personal information is still stored since it might be needed to limit processing in the future. You can use the contact information below to make this request.

The entitlement to data portability

You are entitled to access and reuse your personal information for your own purposes across various services in a secure manner without compromising its usability. You can use the contact information below to make this request.

The right to object

You have the right to protest processing that is done for legal purposes, for the execution of a job in the public interest or the exercise of official power (including profiling), for direct marketing (including profiling), or for statistical and scientific research. This can be requested using the contact information provided below.

Rights in connection with automated profiling and decision-making

You have the right to voice your concerns, request human intervention, object to automated decision-making, and receive an explanation of the decision along with the opportunity to contest it. The right is not unqualified and does not apply when signing a consumer credit contract. You can use the contact information below to make this request.

The right to revoke consent

You have the right to revoke your consent at any moment if you have explicitly granted us permission to process your personal data, including but not limited to removing your

consent to receive communications from third-party marketers. You can use the contact information below to make this request.

The right to file a complaint with an oversight body

You have the option to file a complaint with a supervisory authority or with us directly. The Information Commissioner's Office (ICO) is the pertinent authority in the United Kingdom. Their contact information is available here:

<https://ico.org.uk/global/contact-us/>

For further information in relation to your rights visit www.ico.org.uk

Do you use cookies?

"Essential," "Functionality," and "Marketing" cookies are used by Loans for People. All or a combination of the three types of cookies may be used by Loans for People. Each cookie genre is described in further detail below.

Cookies that are necessary. You can navigate the website and utilise its services thanks to these cookies.

Cookies for functionality. The purpose of these cookies is to enhance the user experience on the website. When a person initially visits the website, cookies are set up to track their movements around the site, keeping track of where they travel and where they exit.

Marketing: Third parties assist us in giving website visitors personalised ads and other material.

We may occasionally introduce new services that use cookies to our site so that we can provide you with the most online experience possible. We strive to maintain the accuracy of the cookie information supplied here and make every attempt to evaluate and update the information.

Please review our Cookie Policy for more details.

How is the security of my data maintained?

In all we do, your privacy and security are our top priorities. To guarantee the privacy of your data, we employ the most cutting-edge security architecture and procedures. All personal information is kept on highly encrypted dedicated servers. Before we share any information with any company, we require them to demonstrate that they have robust data security measures in place.

Will you send my personal information to a nation that is not part of the European Economic Area (EEA)?

If the third-party lender or broker is headquartered outside of the European Economic Area (EEA), we might send your personal information to a nation outside of the EEA. We place the highest priority on the safety and security of your personal information, and we have taken all the required steps to guarantee that it is as protected as it would be under the EEA.

How do I complain?

We want to hear from you if you have a complaint.

The details below can be used to get in touch with us:

Post: The Quick Loan Shop Ltd ,31 Dashwood Avenue Dashwood Avenue, High Wycombe, England, HP12 3DZ

Email: info@loansforpeople.co.uk