

# Vistra Limited - Business Information Privacy Notice



## Who we are and what we do

The Business Information department of Vistra Limited is an aggregator of business information from both public and private sources with a database that covers the UK and Ireland.

The UK Government has introduced measures, such as the register of people with significant control, to ensure that UK companies are among the most transparent in the world. The services Vistra Limited provides in the business information sphere assists those trading in the UK by helping to minimise business risk, whilst giving assurances to lenders and investors that they are making informed business decisions.

Alongside company information, these services will necessarily involve processing some personal data on individuals with significant positions or holdings in companies, as well as individual partners and sole traders. This Privacy Notice explains how the Business Information department of Vistra Limited (in this Privacy Notice, “us”, “we” and “our”) collect, use and disclose your personal data, and your rights in relation to the personal data we hold, most of which is drawn from publicly-available sources.

We are the data controller of your personal data and are subject to the EU General Data Protection Regulation 2016/679 (the “GDPR”) and any locally applicable data protection laws.

## Contacting us

Our Privacy and Data Compliance Officer is Martyn Dumble. If you have any questions about how we use your personal data, his contact details are:

email – [martyn.dumble@vistra.com](mailto:martyn.dumble@vistra.com)  
telephone – +44 (0)117 9230600

## This Notice

Effective Date: from 25 May 2018

This Privacy Notice supersedes any previous Privacy Notice or equivalent which you may have been provided with or seen prior to the Effective Date stated above.

## The categories of personal data we collect

We collect the following categories of personal data under the definition of Business Information:

- The particulars of directors, company secretaries, shareholders and persons with significant control which is, or has been, publicly available.
- The name and contact information of unincorporated businesses, sole traders and partners of partnerships.
- The names, job titles and business email addresses of individuals in respect of a particular company for inclusion in our business contact database.
- The history of anti-money laundering searches performed by our identification and anti-money laundering customers.

We do not process any “sensitive personal data” or other “special categories” of data in the legal sense of the term. Examples would include information relating to ethnicity or political beliefs.

## How we collect personal data

We collect personal data in a number of ways, for example:

### Business Information

- We collect Business Information (as defined above) from publicly available sources of record such as Companies House, the Registry Trust (Ministry of Justice) and the TSO Gazette (Company Insolvency Information).
- We also collect some personal information, including credit information, from private third party sources such as Credit Reference Agencies, Business Information Directories and Company List Brokers.

### Client and other business contact information

We collect personal data of our own business prospects and contacts in a number of ways. If you are one of our business contacts, we will have collected your personal data in one of the following ways:

- From the information you provide to us when you meet us, or that is provided to us by your company, agents, advisers, or an intermediary;
- When you communicate with us by telephone, fax, email or other forms of electronic communication (which we may monitor, record and store);
- When you complete (or we complete on your behalf) client on-boarding or application or other forms;
- From other companies in the Vistra Group; or
- From publicly available sources or from third parties, most commonly where we need to conduct background checks about you.

## The legal basis for processing personal data

### Business Information

The ground that we rely upon for processing Business Information is that the processing is necessary for the purposes of our legitimate interests and those of our customers, in using information to facilitate UK commercial and trading activity – including enabling creditors to make informed decisions when providing loan facilities, and helping to prevent fraud and money laundering. Where this ground is relied upon, we do not seek consent (and neither in most cases will our customers).

### Customer and other business contact information

If you are one of our business contacts, your information will generally be processed in order to fulfil or enter into our contractual relations with you, or in other ways you have specifically requested or consented to. Where these grounds do not apply, we will either be processing your personal data because of an applicable legal obligation, or because there is a legitimate interest (such as a business or marketing reason) to process your data in the ordinary and necessary course of business.

## How we use personal data and whom we share it with

The Business Information we process is used primarily by credit reference agencies, which include ourselves and our customers, whose activities help to minimise business risk, promote responsible lending, prevent individuals and businesses from getting into more debt than they can afford, and reduce the amount of uncoverable debt and insolvencies.

Credit reference agencies also use the information that we provide for verification, crime prevention and detection services to their clients, particularly in relation to fraud: for example, if a person or company applies for an insurance policy or makes an insurance claim, the insurer may check the information against that held by credit reference agencies to try to prevent or uncover fraud.

The services provided by credit reference agencies also assist organisations to comply with their own legal and regulatory obligations.

We also process Business Information for law firms and accountancy practices in relation to anti-money laundering and compliance checks.

## Marketing and other uses

The Customer information we process is used in the ordinary course of our business. In particular, we may use the information that we hold to send you, or companies, marketing about other services we provide. We will communicate this in a number of ways including by post, telephone, email or other digital channels. If you object to receiving marketing from us, please either opt out online or contact at any time our Privacy and Data Compliance Officer (details above).

We do not use personal data profiling as part of any fully automated decision-making process.

## Our principles of using personal data

We apply the following principles to using personal data properly and fairly:

- We do not process data in a manner that is incompatible with what it was collected for;
- We seek to collect only the minimum amount of data necessary for the legitimate business purpose, and which is publicly available (with the exception of some contact data that we hold may be from a private source);
- We take steps to ensure the data is adequate, correct and up to date;
- We only keep the data for as long as particulars of the individual are publicly available; and
- We take appropriate steps to protect against unauthorised loss or access.

## Your rights

Under the GDPR you have the following rights:

- To obtain access to, and copies of, the personal data that we hold about you;
- To require that we cease processing your personal data if the processing is causing you damage or distress;
- To require us not to send you marketing communications;
- To require us to erase your personal data;
- To require us to restrict our data processing activities;
- To receive from us the personal data we hold about you which you have provided to us, in a reasonable format specified by you, including for the purpose of you transmitting that personal data to another data controller; and
- To require us to correct the personal data we hold about you if it is incorrect.

Please note that the above rights are not absolute, and we may be entitled to refuse requests where exceptions apply. If you are not satisfied with how we are processing your personal data, you can make a complaint to the Information Commissioner at [www.ico.org.uk](http://www.ico.org.uk).

Finally, where we are relying on your consent to process your personal information (which will rarely be the case) you have the right freely to withdraw that consent, without affecting the lawfulness of how we have used it in previous reliance on that consent.

If you have any questions about how we use your personal data, or you wish to exercise any of the rights set out above, please contact our Privacy and Data Compliance Officer (details above).

## What we do if the information is incorrect?

We do perform checks on the information that we receive to detect any defects or mistakes. However, we are reliant upon suppliers, namely Companies House, providing accurate information to us. You have the right to request that we:

- rectify any personal data relating to you that is inaccurate; and
- complete any incomplete data, including by way of a supplementing, corrective statement.

This is known as the right to rectification. If you do exercise your right to rectification, we will take steps to check the information and correct it where necessary.

## How do we deal with the “right to be forgotten”?

You have the right to request the erasure of personal data that we hold about you in certain circumstances, for example if it were not acquired for, or has ceased to be necessary for, a lawful purpose. This is known as the right to be forgotten.

Where you request that we erase your data, we will usually only do so where the data has ceased to be publicly available, whether at Companies House or otherwise, or where we no longer use it.