PRIVACY NOTICE

BACKGROUND:

Karmon London Limited Trading as Rapid Business Finance understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our clients and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

1. Information About Us

Karmon London Limited a company registered in England under company number 11498747.

Registered address: C/O AFE Accountants, Business Park Building 3, London, N11 1GN

Trading Address: Innovation Centre, Great Marlings, LU2 8DL

Email address: info@rapidbusinessfinance.co.uk.

Telephone number: 020 3808 6635

We are regulated by the Financial Conduct Authority.

2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

3. What Is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the "GDPR") and the Data Protection Act 2018 (collectively, "the Data Protection Legislation") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. What Are My Rights?

Under the Data Protection Legislation, you have the following rights, which we will always work to uphold:

a) The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.

b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.

c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.

d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold. Please contact us using the details in Part 11 to find out more.

e) The right to restrict (i.e. prevent) the processing of your personal data.

f) The right to object to us using your personal data for a particular purpose or purposes.

g) The right to withdraw consent. This means that, if we are relying on your consent as the legal basis for using your personal data, you are free to withdraw that consent at any time.

h) The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.

i) Rights relating to automated decision-making and profiling. We do not use your personal data in this way.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

It is important that your personal data is kept accurate and up-to-date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office. We would welcome the opportunity to resolve your concerns ourselves, however, so please contact us first, using the details in Part 11.

5. What Personal Data Do You Collect and How?

Depending upon your use of Our Site, we may collect and hold some or all of the personal and non-personal data set out in the table below, using the methods also set out in the table. We do not collect any 'special category' or 'sensitive' personal data or personal data relating to children, or data relating to criminal convictions and/or offences**.**

Data Collected	**How We Collect the Data**
Identity Information including name, title and date of birth.	Data collected by phone, email or by completing the form on our website.
Personal Contact information including name, home Address, email address, phone number.	Data collected by phone, email or by completing the form on our website.
Business information including Business name,	Data collected by phone, email or by completing

job title.	the form on our website.
Payment information including payment card details, bank account sort code and number.	Data collected by phone, email or by completing the form on our website.
Data from third parties including business and personal details in support of your application.	Data collected by phone or email

6. **How Do You Use My Personal Data?**

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. The following table describes how we may use your personal data, and our lawful bases for doing so:

What We Do	**What Data We Use**	**Our Lawful Basis**
Administering our business.	Business names, director / proprietor & contact details. Details of lenders introduced. Details of facilities agreed. Details of introductory commission received.	Consent Contractual.
Supplying our services to you.	Details of type and nature of facilities discussed and submitted to potential finance providers.	Consent Contractual.
Managing payments for our services.	Card or other payment method details as agreed.	Contractual.
Personalising and tailoring our services for you.	Business details, nature of business and contact details.	Consent, Contractual or legitimate interest if we believe a product we provide can benefit your business.
Communicating with you.	Managing and processing your relationship with us and potential lenders	Consent, contractual or legitimate interest if we believe a product we provide can benefit your business.
Supplying you with information by email or post that you have opted-in-to (you may opt-out at any time by sending an email to info@rapidbusinessfinance.co.uk)	Details of service provided. Details of facilities agreed Details of funding solutions you may find of interest	Consent.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone or post with information, news, and offers on our services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our my obligations under the Data Protection

Legislation and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time.

We will only use your personal data for the purpose(s) for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purpose(s) and need to use your personal data for that purpose. If we do use your personal data in this way and you wish us to explain how the new purpose is compatible with the original, please contact us using the details in Part 11.

If we need to use your personal data for a purpose that is unrelated to, or incompatible with, the purpose(s) for which it was originally collected, we will inform you and explain the legal basis which allows us to do so.

In some circumstances, where permitted or required by law, we may process your personal data without your knowledge or consent. This will only be done within the bounds of the Data Protection Legislation and your legal rights.

7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods (or, where there is no fixed period, the following factors will be used to determine how long it is kept):

Type of Data	How Long We Keep It
Business Information including company or business name which is not in the public domain	For successful introductions, details will be kept for six years. For accounts where there has been no activity, retention period will be three years
Personal Contact information including Name, home address, phone number fax number and email addresses.	For successful introductions, details will be kept for six years. For accounts where there has been no activity, retention period will be three years.
Payment information including Payment card or Bank account details.	Any such details will be deleted after processing.

8. How and Where Do You Store or Transfer My Personal Data?

We will only store or transfer your personal data within the European Economic Area (the "EEA"). The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein. This means that your personal data will be fully protected under the Data Protection Legislation, GDPR, and/or to equivalent standards by law.

9. Do You Share My Personal Data?

We will not share any of your personal data with any third parties for any purposes, subject to

the following exception.

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

We may sometimes contract with the following third parties to supply services.

Recipient	Activity Carried Out	Sector	Location
Finance Brokers or specialist finance providers	Access to Finance Sources.	Commercial Finance sector.	UK.

If any of your personal data is shared with a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 8.

If we sell, transfer, or merge parts of our business or assets, your personal data may be transferred to a third party. Any new owner of our business may continue to use your personal data in the same way(s) that we have used it, as specified in this Privacy Policy.

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

10. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 11.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details:

Email address: info@rapidbusinessfinance.co.uk

Telephone number: 020 3808 6635

Postal Address: Rapid Business Finance, Innovation Centre, Great Marlings, LU2 8DL

12. **Changes to this Privacy Notice**

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be made available on our website www.rapidbusinessfinance.co.uk. This Privacy Notice was last updated on 28th October 2026.