

Fastforward Capital Limited Privacy Notice

Who we are:

We are Fastforward Capital Limited and we can be contacted using the following details:

Telephone Number: +44 (0) 7599427063

Address: 63 Rickmansworth Road, Pinner HA5 3TJ London

Email address: darshan@fastforwardcapital.co.uk

Data Protection Officer/ contact: Darshan Daswani

ICO Registration Number: ZB661559

Fastforward Capital Limited acts as an appointed representative of Redgate Specialist Finance Limited. Redgate Specialist Finance Limited is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates Financial Services in the UK. You can check our authorisation or permitted activities on the Financial Services Register by visiting the FCA's Website. [HTTPS://register.fca.org.co.uk](https://register.fca.org.co.uk)

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 contract with you: we need to use your personal data to be able to successfully legally contract with 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. We have certain legitimate interests in using your data which are not outweighed by your interests, fundamental rights or freedoms. These legitimate interests are to help prevent and detect financial crime, fraud and money laundering and to promote responsible lending 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?

Data provided by you:

- Funder application details: for example but not limited to, Name, address and postcode, Employment type and income, contact information including telephone numbers and email addresses, Date of Birth, address (residential history), property details, Credit History, Details of existing credit commitment, Assets and Liability information, Personal income and expenditure data, personal bank statements, business interests
- When you talk to us: for example on the phone, or in person including call recordings and voice messages.
- In writing: for example letters, emails, texts and other electronic communications
- Online: for example when you use our website
- In financial reviews, for renewals

Data we collect when you use our services?

- Transaction data: for example what sort of products you are selecting, the length of term, the types of asset you are looking at financing, business type and geographical location
- Payment data: for example, the amount, origin, frequency, history and method of your payments
- Usage and profile data: for example, the profile you create to use our website how you use it. We gather this data from the devices you use, using cookies and other software
- Register online or other communication methods for our services.
- Use or view our website via your browser's cookies.

Our Company may also receive your data indirectly from the following sources:

- Redflag

Data provided to and by third parties

- Data from persons that introduce you to us: for example brokers, product suppliers, financial advisers, agents, finance providers or other third parties
- Data from credit reference agencies, most likely to be either Experian, Creditsafe, Equifax or CallCredit
- Data from fraud prevention agencies
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online or in the media, including social media
- Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants

We may also require a statement signed by an independent qualified accountant as to your financial worth which may include information such as your gross and net worth, your assets and liabilities, and information as to your available collateral or security. You will be asked to consent to the provision of this information.

Special Category Data

In the course of your interactions with Fastforward Capital Limited you may share information that is classified as 'Special Category Data'. This could include data about:

- Race
- Ethnic origin
- Politics
- Religion
- Trade union membership
- Genetics
- Biometrics
- Health
- Sex life
- Sexual orientation

Where you do share information relating to any of these categories e.g., when you may share information about your health or a characteristic of vulnerability Fastforward Capital Limited will always seek explicit consent from you to store and process such information.

Why is personal data collected by us

Fastforward Capital Limited collect personal data for a number of reasons

From time to time, we may contact you to ask for your consent to use your personal data for other purposes. Your personal data may also be used for other purposes where required or permitted by law.

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

How will we use your data?

Our Company collects your data so that we can:

- Process your application and manage your request.
- Provide an accurate recommendation for your current circumstances

Lawful Basis for Processing Data

Data Type	Lawful Basis for Processing
For contacting you following an enquiry or to respond to any queries	Legitimate interest
Fulfilling our contractual obligations when offering an agreed service or product	Contract
The individual has given clear consent for you to process their personal data for a specific purpose	Consent
To comply with our anti-money laundering and know your client requirements	Legal/Regulatory

When Personal Data is shared

Your personal data may be used by our partners, lenders, brokers, valuers and lawyers before, during and after your agreement facilitated by us. who we will then be sharing your personal data with and who may also process and retain your data both before, during and after your agreement facilitated by us. Any of these third parties may contact you by post, e-mail or telephone (or as required).

We may also share your personal data with CRAs, fraud prevention agencies, law enforcement agencies, regulators and other authorities, the UK Financial Services Compensation Scheme, any agent that you have given us authority to communicate with and persons you ask us to share your data with, companies that we introduce you to, market researchers tracing and debt recovery agencies and customer service agencies for the purposes set out above. These agencies and firms may also share your personal data with others.

What are your data protection rights and choices?

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.
- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to object – this gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

There may be reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

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 darshan@fastforwardcapital.co.uk

For further information on how your information is used, how we maintain the security of your information and your rights in relation to it, please contact us via email: darshan@fastforwardcapital.co.uk or call us on +44(0) 7599427063.

How long is your data kept

We will retain your personal data as long as you are a customer with us. We may retain your personal data beyond this date for the purposes mentioned above and will in any case at all times retain your personal data for the minimum period required by law. We may also retain your data to deal with any disputes, to maintain records and to show we have dealt with you fairly.

We may also retain your data for research and statistical purposes in which case we will ensure it is kept private and used only for these purposes.

Data about live and settled accounts is kept on credit files for six years from the date they're settled or closed. If the account is recorded as defaulted, the data is kept for six years from the date of the default.

Marketing

Fastforward Capital Limited understands that with the introduction of the Consumer Duty, it is likely the level of communications issued by our business will increase. This will be necessary to support customers to understand the products and services offered and to provide support to customer throughout the lifecycle of the relationship.

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 Fastforward Capital Limited from contacting you for marketing purposes.

Cookies

Fastforward Capital Limited does not use cookies to track and test customer engagement and actions throughout the customer journey or customer communications. Fastforward Capital Limited understand that under the Privacy and Electronic Communications Regulation ([PECR](#)) opt-in consent is required when these types of cookies are used.

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

For further information, [visit www.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

What types of cookies do we use?

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

Functionality – Our Company uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.

How to manage cookies

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

Privacy policies of other websites

www.fastforwardcapital.co.uk website contains links to other websites. If you click on a link to another website, our privacy policy no longer applies, and we recommend you review that sites privacy policy to establish how they will process your data.

Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on 4th September 2025

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 contact us.

Email us at: darshan@fastforwardcapital.co.uk

Call us: +44 (0) 7599427063

Or write to us at: 63 Rickmansworth Road, Pinner HA5 3TJ London

How to make a complaint and contact the appropriate authority

If you are unhappy about how your personal data has been used by us, please contact us and we will be happy to register a complaint.

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to casework@ico.org.uk. See also <https://ico.org.uk/global/contact-us/>.