Issued by: Fairmont Consulting Ltd
Issued via: FairFunds Portal.

Terms of Business

How Our Service Works

We provide a non-advised business finance service. This means we will give you clear, factual information about potential finance options to help you make your own informed decision. We do not provide financial advice, recommendations, or personal judgements about which product you should choose.

To help us identify suitable options, we will ask you questions about your business, funding requirements, and financial position. This information allows us to narrow down products from our panel of lenders that may be relevant to your circumstances. You remain fully responsible for deciding how you wish to proceed.

Sharing Your Information

In order to progress your application, we may share your information with lenders on our panel and selected finance partners. We will only share your information where it is necessary for them to assess your eligibility and provide you with potential finance options.

We do not sell your data and we do not share your information with unrelated third parties.

How We Will Contact You

We may contact you by telephone, email, and SMS during the course of your application. This is to progress your enquiry, request additional information where required, and communicate suitable finance options from our panel.

We will only contact you for purposes connected to your application or where you have consented to receive marketing communications.

Data Retention

We are required to retain your personal and business information for regulatory and legal purposes. This includes maintaining records for a minimum of six years after your application or relationship with us has ended.

Fairmont is a trading name of Fairmont Consulting Ltd. We're proud to be a Patron Member of the NACFB (No. 340039) and committed to making business finance simple and transparent. Our registered office is at 47 Butt Road, Colchester, Essex, CO3 3BZ, with our trading office at 3rd Floor, 9 Devonshire Square, London, EC2M 4YD. Fairmont Consulting Ltd is registered with the Information Commissioner's Office under reference ZB342459.

This retention is necessary to comply with applicable financial services, anti-money laundering, and record-keeping obligations.

Marketing Preferences

Where you have agreed to receive marketing communications, we may contact you about relevant services and updates. You can opt out of marketing at any time by contacting us directly or using the unsubscribe option provided in our communications.

If you opt out of marketing, this will not affect your application or any service we provide to you.

Business Transfers and Changes in Ownership

If our business is sold, merged, restructured, transferred to another organisation or undergoes a change in ownership, we may transfer relevant customer information, records and associated business relationships to a prospective purchaser (where necessary for due diligence and subject to appropriate safeguards), purchaser, successor or acquiring organisation, where permitted by applicable data protection law.

Any such transfer will be limited to information reasonably necessary for the relevant transaction and the continued operation or administration of the business. The recipient will be required to handle personal information in accordance with applicable data protection legislation.

Following a business transfer, the acquiring organisation may use relevant customer information to continue providing services, administer existing relationships and, where lawful, communicate with customers about relevant products and services. Any direct marketing will be subject to applicable data protection and electronic marketing requirements, including any necessary consent, opt-out rights and other relevant restrictions.

Where required, we or the acquiring organisation will provide further information about how your personal data is used and who is responsible for it.

Complaints and How to Raise a Concern

We are committed to providing a high standard of service and treating all clients fairly. If you are unhappy with any aspect of our service, you can contact us at any time so we can try to resolve your concerns quickly and fairly.

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Please raise complaints in the first instance using your usual contact method or by email admin@fairmontconsutling.co.uk. We will acknowledge your complaint and aim to investigate and respond within a reasonable timeframe.

If you are not satisfied with our response, or if your complaint relates to data protection, you have the right to escalate your concern externally.

For data protection concerns, including how your personal data has been handled or if you believe a data breach has occurred, you may contact the UK Information Commissioner's Office (ICO): https://ico.org.uk/make-a-complaint/

The ICO is the UK's independent authority for data protection and privacy rights.

Privacy Information

We handle your personal data in accordance with applicable data protection laws, including the UK General Data Protection Regulation (UK GDPR).

Full details of how we collect, use, and protect your data are set out in our Privacy Policy. A link to this policy is included in all email communications and is available on our website: https://fairmontconsulting.co.uk/

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