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| **GDPR Privacy Statement for Home Credit Customer** |
| Henderson Finance Ltd takes your privacy seriously. Processing of your data is necessary for entering into, and the performance of, a contract with Henderson Finance Ltd. Henderson Finance Ltd ask only for relevant information and use it to set up and service your account. It won't be used in marketing or sold to third parties. All data is stored within the UK and is protected by British and EU privacy laws.  Information given by you, or about you, in connection with your account will be held only for as long as necessary to service your account and in accordance with legal requirements. You have a right to see what Henderson Finance Ltd holds about you. On request, in certain circumstances, you can place a restriction on the processing of your data. If it is incorrect you can ask for it to be corrected and request for information held by Henderson Finance Ltd to be deleted: Henderson Finance Ltd will delete any information that we do not need to hold. You have the right to obtain and reuse your data for your own purposes across different services: this is know as data portability.  To process your application Henderson Finance Ltd will:  • search their records for information about you;  • search with credit reference agencies (including public records) and fraud prevention agencies, who will record details of the search on your credit file, which will be seen by other organisations that make searches; and  • collating information on the performance of your account/s, including defaults, changes of name(s), change(s) of address you fail to tell us about where a payment is overdue, which may be shared with credit reference agencies and who may then provide that data to other lenders for credit assessment.  The information Henderson Finance Ltd gather can also be used for tracing people who do not provide a forwarding address, the prevention of fraud and the prevention of money laundering. If fraud is identified, details will be passed to fraud prevention agencies.  Henderson Finance Ltd make its credit decisions based on the information provided by you on this application form, and agencies, and other members of your household to whom you are linked financially, including records held in previous or subsequent names. For this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records' of others to whom you are financially linked, unless those links have been severed.  For joint and/or guarantor applications we will search with credit reference agencies (including public records) and fraud prevention agencies, who will record details of the search on your credit file, which will be seen by other organisations that make searches. "Associations" linking your financial records may be created on your credit file when you apply for accounts in joint names and/or with a guarantor.  If requested, it is your right to be told which credit reference agency/ies Henderson Finance Ltd have used and to obtain a copy of your credit file. If you're unhappy with the way your data is held and used by Henderson Finance Ltd you can complain directly to the Information Commissioner’s Office. Under certain circumstances you also have a right to apply for judicial remedy if you are dissatisfied with the decision of the Information Commissioner's Office. For other complaints not resolved to your satisfaction by Henderson Finance Ltd you may contact the Financial Ombudsman |