

## Privacy Notice

This explains how and why we acquire and use your personal information in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (**GDPR**).

### **We collect information about you:**

- as part of your loan application and during the term of any agreement
- from you and from searches of Credit Reference Agencies (**CRAs**) and Fraud Prevention Agencies (**FPAs**) of their records relating to you and other people with whom you are linked financially, from public records, e.g. the electoral roll and third parties e.g. credit brokers where you have provided information to them and consented for it be passed to us
- this includes your name, address, national insurance number, date of birth, contact details, marital status, employment information, credit record and records of your account.

### **We use your information to:**

- make credit decisions about you, members of your household or others to whom you are linked financially
- communicate with you by telephone, email, SMS, or post
- manage your account, make collections and debt tracing
- prevent fraud and money laundering
- report to CRAs and FPAs
- report to our regulator, the Financial Conduct Authority, where we are required to do so

This is to comply with our legal and regulatory obligations and fulfil our legitimate interests of promoting responsible lending. If you do not provide us with your information, we will not be able to lend to you.

We may also use your information for other purposes where you have consented to this for example for surveys and research.

### **We may share your information with:**

- third parties to which we transfer, charge or assign your agreement or which manage your loan or provide services for us
- law enforcement agencies or regulatory bodies where we are required to do so by law
- CRAs and FPAs to which we may report positive, delinquent and default data about your account(s) on a regular (minimum monthly) basis. This information may be supplied to other organisations which search your credit record.

When CRAs receive a search from us they place a search “footprint” on your credit file whether or not the application proceeds. Records remain on file with CRAs and FPAs for 6 years after they are closed, whether settled by you or defaulted.

More information about CRAs and how they use personal information is available at <http://www.experian.co.uk/crain/index.html> or you can contact the agencies below:

**Callcredit** Information Group, One Park Lane, LEEDS, LS3 1EP. Tel: 0330 024 7574 or visit: <http://www.callcredit.co.uk/consumer-solutions/contact-us> or email: [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)

**Equifax** Ltd, Customer Service Centre, PO Box 10036, LEICESTER, LE3 4FS. Tel: 0333 321 4043 or 0800 014 2955 or visit: [https://www.equifax.co.uk/Contact-us/Contact\\_Us\\_Personal\\_Solutions.html](https://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html) or email from: [www.equifax.co.uk/ask](http://www.equifax.co.uk/ask)