



Privacy Policy

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In order to process your application, we will perform credit and identity checks on you with one or more Credit Reference Agencies (CRAs). We may also carry out further periodic searches at CRA's to allow us to manage your account with us.

To do this, we will supply your personal information to CRAs. This will include your name, date of birth and residential address. It may also include additional information such as your salary, previous residential addresses and other information you provide as part of your credit application.

The CRAs will match this information to the records they hold about you, and provide in return, both public information (including the electoral register) and shared credit information in relation to your financial situation and financial history.

CRA's will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, e.g. fraud and money laundering;
- Manage your account(s);
- Trace and recover any debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRA's while you have a relationship with us. We will also inform the CRA's about your settled accounts. If you borrow and do not repay in full or on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's

When CRA's receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or a financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRA's will also link your records together and these links will remain on your and their files until such time as your partner successfully files for a disassociation with the CRA's to break the link.

The identities of the CRA's, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRA's are explained in more detail at www.equifax.co.uk/crain