

DATA PROTECTION ACT 1998

Acknowledgement for Processing Personal Data

IMPORTANT - THE USE OF YOUR INFORMATION

You (the "Borrower") are applying to enter into a Credit Agreement with us (the "Lender") and in considering and administering any agreement you enter with us, we will be using personal data about you.

YOU HAVE A RIGHT TO KNOW HOW WE WILL USE YOUR PERSONAL INFORMATION AND IT IS IMPORTANT YOU READ THE FOLLOWING AS BY SIGNING YOU ARE AGREEING TO THIS USE AND DISCLOSURE OF YOUR INFORMATION:

We may send you useful information about our and other businesses products and services, pass your details to other selective businesses and to anyone who introduced you to us.

1. We may use your information to consider your application to enter an Agreement with us and we will search your records at Credit Reference Agencies.
2. The record of our search will be recorded by the agency and will be seen on any future searches made.
3. The Credit Reference Information may be linked to any person to whom you are linked financially (see 'associated records' below before you sign).
4. We may use a credit scoring or automated decision making system.

We will also add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us and them to consider:

- a) applications for credit and credit related services, such as insurance, for you and any associated persons;
- b) trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account/s.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use information to prevent fraud and money laundering when:

- a) Checking details on applications for credit and credit related or other facilities;
- b) Managing credit and credit related accounts or facilities;
- c) Recovering debt;
- d) Checking details on proposals and claims for all types of insurance;
- e) Checking details of job applicants and employees.

Please contact us at Compliance Department, Bracken House, Charles Street, Manchester M1 7BD if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Where you have applied for or taken our payment protection insurance we will be required to process personal information about you and to provide this information to the insurers for the purposes of administering and handling any claims under the policy cover.

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCIES AND WHOM WE OBTAIN AND PASS INFORMATION ONTO ABOUT YOU.

YOU HAVE A LEGAL RIGHT TO THESE DETAILS AND A COPY OF THE INFORMATION HELD. PLEASE NOTE A FEE MAY BE PAYABLE.

USE OF ASSOCIATED RECORDS

Before entering into any agreement with you we may search your records and credit reference agencies which may be linked to records relating to your spouse/partner or other persons of whom you are financially linked and other members of your household. For the purpose of this application you may be treated as financially linked and will be assessed with reference to 'associated' records. Before any search or application is completed or any agreement is entered into involving joint parties you both consent to us recording your details with credit reference agencies. As a result an association will be created which will link your financial record and your associates information may be taken into account when a future search is made by us or another company unless you file a 'disassociation' at the credit reference agencies. Your details will be held on a computer and we may advise you by letter, telephone, recorded message or otherwise of other financial services offered by our corporate group for a 12 months period from the postage date of this letter. We may do so if you are presently registered, or register within a 12 months period with the Telephone Preference Service or Mail Preference Service, unless you inform us in writing.

From time to time we, other associated companies, or carefully selected third parties, may wish to contact you with details of our other goods and services or those of such other companies. You may be contacted in each case by post, fax, telephone, home visit, email, SMS or otherwise. If you do not want to receive details of these goods and services please tick the box .

We may monitor and/or record your telephone conversations with us to ensure standards of service, for staff training and to help prevent crime.

IMPORTANT - AUTHORISATION MUST BE COMPLETED

I / we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, credit bureaux, mortgage or lending companies now or at any time in the future with reference to my / our mortgage / loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied.

Applicant 1

Signature.....

Print Name.....

Date.....

Address.....

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Postcode.....

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Applicant 2

Signature.....

Print Name.....

Date.....

Address.....

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Postcode.....