

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
 - a) Our own database;
 - b) Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

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| Equifax Ltd Customer Service Centre PO Box 10036 Leicester LE3 4FS www.equifax.co.uk | Perfect Data Solutions Limited (trading as LendingMetrics) Lancaster Court 8 Barnes Wallis Road Fareham, PO15 5TU www.lendingmetrics.com |
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- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at www.justcreditunion.org or phone 01743 252325 or ask one of our staff.

You can contact Lending Metrics at Lancaster Court, 8 Barnes Wallis Road, Fareham, Hampshire, PO15 5TU in writing to request the information that they hold about you (please note, a small statutory fee may be payable).

By ticking the tick box to confirm that you have read and accept the Just Credit Union Privacy Policy, you give your consent to your personal data being used in this way.