

# Terms and Conditions

## What Information We Collect

When you apply for, or enquire, about a loan we will collect information about you, such as your identity, address, employment status as well as other financial information. How we collect it will depend on how you communicate with us, mostly controlled by options you choose such as online, telephone, post or email.

In some situations, we may collect sensitive information about you related to your health to ensure that we offer you loans that are suitable for your circumstances, or that we take a change in your health into account when we administer your loan.

If you apply, or enquire online you will be subject to some automated decision making based on criteria such as your age, residential status and credit score.

We will also collect information about you from outside sources such as credit reference agencies. We will use agencies to confirm your identity, including searching the electoral roll and retaining the results. Information you give over the telephone is retained in recorded calls

## How we collect and use this information

Information is collected with a view to offering you a loan whilst satisfying regulatory requirements. We are required to confirm your identity and help to prevent fraud and money laundering. Recorded calls are retained to evidence that you were given appropriate advice, monitor quality and for use in training.

The first part of processing your information will be by our underwriting team who will assess the information you have provided. We will either offer you a loan or tell you why we can't. If you take a loan with us, we will process your information to manage your loan.

Your information is stored electronically within our servers and case management systems. Some of your information is segregated to reduce risk, access is controlled, and our systems are backed up regularly to ensure integrity.

From time to time, we may wish - with your agreement - to contact you by email, SMS, post or phone with information about other products or services which may be of interest to you. These communications may be from us or it may be from other organisations offering financial products and services or from other organisations whose products or services we think may be of interest to you. We will only transfer your personal data to third parties for marketing purposes with your express opt-in consent to do so.

## Who might we share your information with?

If we are unable to satisfy your enquiry, we may share your information with other companies such as other brokers or lenders, any of whom may be able to provide you with a loan. We will discuss this with you before we do it.

If we decline to offer you a loan, or if you fall into difficulties whilst your loan is active, we may provide you with the details of debt advice agencies. If you fall into difficulties whilst your loan is active, and you enter a debt solution of any sort we are required to share certain information with the provider or supervisor of your solution, if they provide a signed authority from you enabling us to share the information with them.

We also share your information with credit reference agencies in two ways. Firstly, we obtain your credit report when we are processing your application. Information provided by the credit agencies may also contain information about people you are associated with or who live at the same address as the one you have provided. Secondly, if your application is successful we inform the credit agencies of your loan details.

There are other outside agencies that collect information for the prevention of fraud. These agencies are listed at the end of this notice.

We may share your data with our debt recovery agents if you fall into arrears.

We are also required to share your information with our regulators or any government agency if they make the appropriate request or if we are required to do so by law.

## How long do we keep hold of your information for?

How long we keep your information for depends on the basis on which it was provided. Generally, however, we will keep the information that is necessary to enable us to provide you with a service that you have requested for as long as it takes us to provide that service. If you have asked that we do not use your details for marketing purposes, we may still need to keep them to ensure our systems reflect your preferences.

We will generally keep records of any transactions you enter into for a minimum of six years from the completion or satisfaction of the loan. This is so that we can respond to any complaints or disputes that arise in that period. Otherwise we will keep the information where appropriate for legitimate business needs.

We will keep other information about you if it is necessary for us to do so to comply with the law, regulations, or where appropriate for legitimate business needs. For any marketing purposes for which you consented to, we shall keep your information no longer than it is necessary to comply with this objective.

If you wish to find out how long your information is held for with the third parties we share your information with, their contact details are provided at the end of this notice.

## How can I access the information you hold about me?

You can see what information we hold about you by asking us for a copy at any time. We will also tell you where the information was obtained from.

After the 25th May 2018 there will no longer be a charge for this information and we will reply within one calendar month.

If you wish to see the information contained on a credit reference agency file you can do so by writing to the relevant agency. A fee of £2 is charged by them. The agency must respond within 7 working days. If your credit reference file contains information about other people with whom you have no financial connection or if it contains information which is incorrect you can ask for the entry to be corrected, removed, or have a note put on the file explaining why you think the information is wrong. The agency will not remove correct information.

The Information Commissioner provides a useful leaflet which explains how to request changes to your credit reference file. The easy to read leaflet includes examples of letters and details of various actions you may take to amend a file.

Information is available at [www.dataprotection.gov.uk](http://www.dataprotection.gov.uk)

## What are your rights?

Please contact us if you have any reason to believe the data we hold on you is inaccurate. You may review, correct, update or change your personal information at any time by contacting us as set out at the end of this Privacy Notice

Should you wish to obtain a copy of the personal data we hold on you please write to the relevant company at the address enclosing Identification documents. As soon as we are satisfied as to your identity we will send to you a copy of all the data we hold concerning you.

Should you wish to obtain a copy of the personal data other agencies hold about you please write to:

Callcredit Plc,  
Consumer Services Team,  
PO Box 491,  
Leeds,  
LS1 5XX

Experian Limited,  
Consumer Help Service,  
PO Box 8000,  
Nottingham,  
NG1 5GX

Equifax Plc,  
Credit File Advice Service,  
PO Box 1140,  
Bradford,  
BD1 5US

Credit reference agencies keep a wide range of information. This includes information from the electoral roll (sometimes known as the voter's roll) and records of most county court judgements and bankruptcies. They also retain information relating to previous and existing credit and a record of searches made against the file. Lenders share information through the agencies providing a history of how punctually payments are being made or have been made. Loan information is usually held on file for 6 years once settled. Details of the electoral roll may be held for much longer. Information about credit searches is kept for 12 months.

## Other Agencies

### CIFAS

Reports from CIFAS relating to fraud and fraud avoidance are also available to most lenders – these contain information indicating where fraud, or attempted fraud, has been notified by a lender. The information might not directly relate to you, it might relate to someone who has tried to impersonate you. Data available to members of CIFAS may also be used to help make decisions on motor, household, credit, life and other insurance proposals for you and members of your household. CIFAS information is intended to warn lenders and act as a protection for innocent customers.

### CML Repossession Register

The Council of Mortgage Lenders, Repossession Register is available through the main credit reference agencies. If you have had a property repossessed or have given it up voluntarily this will show on the register.

### GAIN

A file may also show a “gone away” marker indicating that a member of the “Gone Away Information Network” has reported that they cannot trace a customer who is in arrears with payments. Alternatively, the marker may indicate a new address which the “gone away” has been traced to.

### HUNTER

Files in this register contain detailed information on applications made and loans given. It is aimed at tracing fraudsters who use different combinations of information to obtain credit dishonestly. It checks, and counter checks information given on application forms.

If we use any of the above agencies they will be able to confirm their contact addresses.

**The Information Commissioner** provides a useful leaflet which explains how to request changes to your credit reference file. The easy to read leaflet includes examples of letters and details of various actions you may take to amend a file.

Information is available at [www.dataprotection.gov.uk](http://www.dataprotection.gov.uk)

## Cookies

Cookies help us to provide you with a good experience when you browse our website and allows us to improve our site. In agreement with the European Privacy and Electronic Communications

Regulations we will regularly conduct an Audit of Cookies used on our website. The cookies we may use are:

#### Strictly necessary cookies

These are cookies that are required for the operation of our website. They may include, for example, cookies that enable you to log into secure areas of our website.

#### Analytical/performance cookies

These are cookies that allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

#### Functionality cookies

These are used to recognise you when you return to our website. This enables us to personalise our content for you and remember your preferences.

You can find more information about the individual cookies we use and the purposes for which we use them in the details below:

The cookies used on this website are Google Analytics (used to generate statistics about visitors) & Add This (Used for social media sharing)

#### How to prevent the use of cookies

If you want to prevent the use of cookies or restrict them whilst browsing websites, you can do this via the settings on your internet browser.

For more information about managing cookies, please see <http://www.aboutcookies.org/>

#### Changes to this Notice

If our privacy notice changes in any way, we will place an updated version on this page. Regularly reviewing this page ensures that you are always aware of what information we collect, how we use it and under what circumstances, if any, we will share it with other parties. This Privacy Policy was last updated in March 2018.

#### How to Contact us

Compliance Manager

Email: [ivan@swiftld.co.uk](mailto:ivan@swiftld.co.uk)

Tel: 01277 232 195