

A condensed guide to the use of your personal information by ourselves, 3rd parties and at Credit Reference and Fraud Prevention Agencies

1. When you apply for finance with us (or company name), your details will be passed into a 3rd party company Blue Owl Network Ltd t/a AutoConvert (contact details below), this organisation will check the following records about you and with their chosen Credit Reference Agency (CRA), Equifax Ltd (contact details below)

a) Our own;

b) Up to date contact information can be found for AutoConvert at

<http://www.autoconvert.co.uk>

c) Those at Equifax Ltd. When Equifax receives a search request from us via AutoConvert, they will place a soft quotation footprint that will be visible to you only, on your credit file, other parties including lenders will not see this. This quotation footprint will not be seen by other parties and will not affect your credit score/rating or ability to apply or finance from other lenders.

d) AutoConvert will access from Equifax Ltd both public (including the electoral register) and shared credit and fraud prevention information. This information will be used to check your eligibility against a select group of lenders.

e) [We will not see any information on your credit file, AutoConvert will only provide a list of lenders that you are likely to accept for given the information supplied using their brokering technology that understands most the acceptance criteria of the lenders on their panel.] Remove this paragraph if you are a broker and have a tri-party agreement in place to see the full credit file.

f) 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.

2. Information on applications will be sent to CRAs and will be recorded by them.

3. 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.

4. 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

You can contact our chosen 3rd Party, Blue Owl Network Ltd T/A Autoconvert.co.uk or the Credit Reference Agency, Equifax; the information they hold may not be the same so it is worth contacting them all.

Equifax Ltd, Customer Services Centre, PO Box 10036, Leicester, LE3 4FS or call 0800 014 2955 or log on to www.equifax.co.uk

AutoConvert, 1 Tony Wilson Place, Manchester, M15 4FN. www.autoconvert.co.uk