

# Privacy Notice

UPDATED JUNE 2021

## How we use your personal and business information

Your information will be held by the Lloyds Banking Group entity which provides the banking relationship(s) to the business. This may be LDC (Managers) Limited, Lloyds Development Capital (Holdings) Limited and/or LDC GP LLP. This privacy notice is to let you know how companies within the Group look after your information. This includes what you tell us about yourself, what we learn by having the business as a customer, and your marketing choices. This notice also tells you about your privacy rights and how the law protects you.

This Privacy Notice covers both personal and business information, and for the purpose of this Privacy Notice the following words have the following meanings:

"You/your" means Key Account Parties and Account Parties of the business. In this context "Key Account Parties" means individuals who are sole traders, partners, directors, company secretaries, member or beneficial owners, trustees or other controlling officials within the business. "Account Parties" means individuals (other than Key Account Parties) who have provided their personal information in connection with the products and services provided to the business by us.

"The business" means the business you are associated with and which is our customer, whether it is a company, limited liability partnership, partnership, sole trader, or other entity such as a special purpose vehicle, club, charity or trust.

## Personal information and the law

### 1. Who we are

This section gives you the legal name of the company who holds your information – known as the 'legal entity' – and tells you how you can get in touch with us.

Lloyds Banking Group is made up of a mix of companies, set up on different legal entities. We'll let you know which you have a relationship with, when you take out a product or service with us.

You can find out more about us at [www.ldc.co.uk](http://www.ldc.co.uk) and [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com).

### Contacting us about data privacy

If you have any questions, or want more details about any of the topics in this Privacy notice or how we use your personal and business information, you can ask your usual bank contact, or email the data privacy team at [Riskandcompliance@ldc.co.uk](mailto:Riskandcompliance@ldc.co.uk)

These are our main contact details. Some sections of this notice have special contact details that you can use instead.

If you are not satisfied with our response, you can contact our Group Data Protection Officer contact on 0345 602 1997 (+44 1733 347 007 from outside the UK).

### 2. How the law protects you

This section sets out the legal reasons we rely on, for each of the ways we may use personal and business information.

Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside Lloyds Banking Group. The law says we must have one or more of these reasons:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
- When it is in our legitimate interest, or
- When you consent to it.

When we have a business or commercial reason of our own to use your information, this is called a 'legitimate interest'. We will tell you what that is, if we are going to rely on it as the reason for using your data. Even then, it must not unfairly go against your interests.

The law and other regulations treat some types of sensitive personal information as special. This includes information about racial or ethnic origin, sexual orientation, religious beliefs, trade union membership, health data, and criminal records. We will not collect or use these types of data without your consent unless the law allows us to do so. If we do, it will only be when it is necessary:

- For reasons of substantial public interest, or
- To establish, exercise or defend legal claims.

Here is a list of all the ways that we may use your information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are.

What we use your information for	Our reasons	Our legitimate interests
<b>Serving you as a customer</b>		
<ul style="list-style-type: none"> <li>To manage our relationship with you or the business</li> <li>To develop and carry out marketing activities</li> <li>To study how our customers use products and services from us and other organisations</li> <li>To communicate with you about our products and services</li> <li>To develop and manage our brands, products and services</li> </ul>	<ul style="list-style-type: none"> <li>Consent</li> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal duty</li> </ul>	<ul style="list-style-type: none"> <li>Keeping our records up to date, working out which of our products and services may interest the business and telling you about them</li> <li>Developing products and services, and what we charge for them</li> <li>Defining types of customers for new products or services</li> <li>Seeking consent when we need it</li> <li>Being efficient about how we fulfil our legal duties</li> </ul>
<b>Business improvement</b>		
<ul style="list-style-type: none"> <li>To test new products</li> <li>To manage how we work with other companies that provide services to us and our customers</li> <li>To develop new ways to meet our customers needs and to grow our business</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal duty</li> </ul>	<ul style="list-style-type: none"> <li>Developing products and services, and what we charge for them</li> <li>Defining types of customers for new products or services</li> <li>Being efficient about how we fulfil our legal and contractual duties</li> </ul>
<b>Managing our operations</b>		
<ul style="list-style-type: none"> <li>To deliver our products and services</li> <li>To make and manage customer payments</li> <li>To manage fees, charges and interest due on customer accounts</li> <li>To collect and recover money that is owed to us</li> <li>To manage and provide treasury and investment products and services</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal duty</li> </ul>	<ul style="list-style-type: none"> <li>Being efficient about how we fulfil our legal and contractual duties</li> <li>Complying with rules and guidance from regulators</li> </ul>
<b>Managing security, risk and crime prevention</b>		
<ul style="list-style-type: none"> <li>To detect, investigate, report, and seek to prevent fraud and financial crime</li> <li>To manage risk for us and our customers</li> <li>To obey laws and regulations that apply to us</li> <li>To respond to complaints and seek to resolve them</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal duty</li> </ul>	<ul style="list-style-type: none"> <li>Developing and improving how we deal with fraud and financial crime, as well as doing our legal duties in this respect</li> <li>Complying with rules and guidance from regulators</li> <li>Being efficient about how we fulfil our legal and contractual duties</li> </ul>
<b>Business management</b>		
<ul style="list-style-type: none"> <li>To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit</li> <li>To exercise our rights set out in agreements or contracts</li> </ul>	<ul style="list-style-type: none"> <li>Our legitimate interests</li> <li>Our legal duty</li> <li>Fulfilling contracts</li> </ul>	<ul style="list-style-type: none"> <li>Complying with rules and guidance from regulators</li> <li>Being efficient about how we fulfil our legal and contractual duties</li> </ul>
<b>For processing special categories of personal data</b>		
<ul style="list-style-type: none"> <li>Substantial public interest.</li> <li>Responding to regulatory requirements.</li> <li>Legal claims.</li> <li>Consent.</li> </ul>	<ul style="list-style-type: none"> <li>Using criminal records data to help detect, prevent and prosecute unlawful and fraudulent behaviour.</li> <li>Using criminal and health information for processing of insurance products.</li> <li>Showing whether we have assessed your situation in the right way.</li> <li>Passing information to the regulator as needed to allow investigation into whether we have acted in the right way.</li> <li>Using any special categories of data as needed to establish, exercise or defend legal claims.</li> <li>Telling you that we need your consent to process special categories of personal data, when that is what we rely on for doing so.</li> </ul>	

### 3. Groups of personal information

This explains what all the different types of personal information mean, that are covered by data protection law.

We use many different kinds of personal information. They are grouped together as below. The groups are all listed here so that you can see what we may know about you, even if we simply get it from seeing which shops you buy things in. We don't use all this data in the same way. Some of it is useful for marketing, or for providing services to you. But some of it is private and sensitive and we treat it that way.

Type of personal information	Description
Financial	Your financial position, status and history
Contact	Your name, where you live and how to contact you
Socio-demographic	This includes details about your work or profession, nationality, education and where you fit into general social or income groupings
Transactional	Details about payments to and from accounts held with us, and insurance claims
Contractual	Details about the products or services we provide

Locational	Data we get about where you are. This may come from your mobile phone or the place where you connect a computer to the internet. It can also include shops where you buy something with your card
Behavioural	Details about how you use products and services from us and other organisations
Technical	Details on the devices and technology you use
Communications	What we learn about you from correspondence and communications
Social Relationships	Your family, friends, and other relationships
Open Data and Public Records	Details about you that are in public records such as the Electoral Register, and information about you that is publicly available
Usage Data	Other data about how our products and services are used
Documentary Data	Details about you that are stored in documents in different formats, or copies of them. This could include things like your passport, driving licence, or birth certificate
Special categories of data	<p>The law and other regulations treat some types of personal information as special. We will only collect and use these if the law allows us to do so:</p> <ul style="list-style-type: none"> <li>• Racial or ethnic origin</li> <li>• Religious, political or philosophical beliefs</li> <li>• Trade union membership</li> <li>• Genetic and bio-metric data</li> <li>• Health data</li> <li>• Lifestyle information, including data related to sex life or sexual orientation</li> <li>• Criminal records of convictions and offences</li> <li>• Allegations of criminal offences</li> </ul> <p>You can read how we may use special types of data in the table 'How the law protects you'</p>
Consents	Any permissions, consents, or preferences that you give us. This includes things like how you want us to contact you, whether you get paper statements, or if you prefer large-print formats.
National identifier	A number or code given to you by a government to identify who you are, such as a National Insurance or social security number, or Tax Identification Number (TIN)

## 4. Where we collect personal and business information from

This explains what all the different types of personal information mean, that are covered by data protection law.

We use many different kinds of personal information. They are grouped together as below. The groups are all listed here so that you can see what we may know about you, even if we simply get it from seeing which shops you buy things in. We don't use all this data in the same way. Some of it is useful for marketing, or for providing services to you. But some of it is private and sensitive and we treat it that way.

This section sets out the sources of the information that we collect about you or the business.

We may collect both personal and business information from other Lloyds Banking Group companies and any of these sources:

### Personal and business information given to us

- When the business applies for our products and services
- When you talk to us, for example, on the phone or in meetings with your Case Officer or LDC Board Member, including recorded calls and notes we make
- When you use our websites, mobile device apps, web chat or SignVideo services
- In emails and letters
- In insurance claims or other documents
- In financial reviews and interviews
- In customer surveys
- If you take part in our competitions or promotions

### Personal and business information we collect when our services are used

This covers two things: details about how and where you access our services, and account activity that is shown on statements.

- Payment and transaction data - This includes the amount, frequency, type, location, origin and recipients. If the business borrows money, it also includes details of repayments and whether they are made on time and in full.
- Profile and usage data - This includes the security details you create and use to connect to our services. It also includes your settings and marketing choices. We also gather data from the devices you use (such as computers and mobile phones) to connect to our internet, mobile and telephone banking services. We also use cookies and other internet tracking software to collect data while you are using our website or mobile apps. You can find out more about this in our [Cookie Policy](#).

### Personal and business information from outside organisations:

- Companies that introduce the business to us (such as a store or car dealership offering finance deals through us)
- Financial advisers

- Credit card providers like Visa and Mastercard
- Credit reference agencies such as Callcredit, Equifax and Experian
- Insurers
- Social networks (for instance, when you click on one of our Facebook or Google ads)
- Fraud prevention agencies
- Other financial companies (to help prevent, detect and prosecute unlawful acts and fraudulent behaviour)
- Employers
- Payroll service providers
- Land agents (such as firms who do property valuations for mortgages)
- Public information sources such as the Electoral Register or Companies House
- Products which have a loyalty scheme, Agents, suppliers, sub-contractors and advisers
- Agents, suppliers, sub-contractors and advisers
- These can be types of firm we use to help us run accounts and services. They can also be specialist companies who advise us on ways to develop and improve our business.
- Market researchers (who combine data from many sources to produce market trend reports and advice.)
- Medical professionals\*
- Government and law enforcement agencies

\* For some insurance products, we may ask your GP or other medical practitioner to send us a report. We will only do this if we get your consent first.

## 5. How long we keep your personal information

This section explains how long we may keep your personal information for and why.

We will keep your personal information as long as the business is a customer of Lloyds Banking Group.

After the business stops being a customer, we may keep your personal information for up to ten years. The reasons we may do this are:

- To respond to a question or complaint, or to show whether we gave you fair treatment
- To study customer data as part of our own internal research
- To obey rules that apply to us about keeping records

We may also keep your data for longer than 10 years if we cannot delete it for legal, regulatory or technical reasons. As an example, we have to hold pension transfer information indefinitely; and in cases of subsidence\* we will keep insurance claims data for up to 15 years after you stop being a customer.

We will only use your personal information for those purposes and will make sure that your privacy is protected.

\* Subsidence is when a building becomes unsafe or damaged by ground sinking around it.

## 6. If you choose not to give personal or business information

You can choose not to give us information. In this section we explain the effects this may have.

We may need to collect information by law, or to enter into or fulfil a contract we have with the business.

If you choose not to give us this information, it may delay or prevent us from fulfilling our contract with the business, or doing what we must do by law. It may also mean that we cannot run the business's accounts or policies. It could mean that we cancel a product or service the business has with us.

We sometimes ask for information that is useful, but not required by law or a contract. We will make this clear when we ask for it. You do not have to give us these extra details and it won't affect the products or services your business has with us.

## 7. Cookies

This section contains a link to our Cookie Policy.

Cookies are small computer files that get sent down to your PC, tablet or mobile phone by websites when you visit them. They stay on your device and get sent back to the website they came from, when you go there again. Cookies store information about your visits to that website, such as your choices and other details. This is covered by our Privacy notice, even though it does not include personal details about you.

To find out more about how we use cookies, please see our [Cookie Policy](#).

# 2. The control you have

## 1. How to complain

This section gives details of how to contact us to make a complaint about data privacy. It also shows you where to get in touch with the government regulator.

Please let us know if you are unhappy with how we have used your information.

You can contact us using the details set out at the top of this notice. You also have the right to complain to the regulator about the use of your personal information, and to lodge an appeal if you are not happy with the outcome of a complaint.

In the UK this is the Information Commissioner's Office. Find out on their website how to report a [concern](#).

In Jersey, please contact the Office of the [Information Commissioner](#)

In Guernsey, please contact the [Office of the Data Protection Commissioner](#)

In Isle of Man, please contact the [Information Commissioner](#)

## 2. How to withdraw your consent

This section explains what to do if you no longer want us to hold or use your information.

You can withdraw your consent at any time. Please contact us on [Riskandcompliance@ldc.co.uk](mailto:Riskandcompliance@ldc.co.uk)

If you withdraw your consent, we may not be able to provide certain products or services to the business.

## 3. Letting us know if your information is incorrect

Here you can find out how to contact us if you think the information we hold for you is wrong, incomplete or out of date.

You have the right to question any information we have about you that you think is incorrect. We'll take reasonable steps to check this for you and correct it.

If you want to do this, please contact us using the details set out at the top of this notice.

## 4. How to get a copy of your personal information

This section tells you where to write to us to get a copy of your personal information, and how to ask for a digital file you can use yourself or share easily with others.

You can get a copy of all the personal information we hold about you by writing to us at this address:

Legal and Risk  
One Vine Street  
London  
W1J 0AH

### When you want to share your data with outside companies

You also have the right to get certain personal information from us as a digital file, so you can keep and use it yourself, and give it to other organisations if you choose to. If you wish, we will provide it to you in an electronic format that can be easily re-used, or you can ask us to pass it on to other organisations for you.

If you want to do this, please contact us using the details set out at the top of this notice.

## 5. Your rights

What if you want us to stop using your personal information? This section explains about your right to object and other data privacy rights you have - as well as how to contact us about them.

You can object to us keeping or using your personal information. This is known as the 'right to object'.

You can also ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the 'right to erasure' or the 'right to be forgotten'.

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things, such as legal claims or to exercise legal rights.

You can ask us to restrict the use of your personal information if:

- It is not accurate
- It has been used unlawfully but you don't want us to delete it
- It is not relevant any more, but you want us to keep it for use in legal claims
- You have already asked us to stop using your data but you are waiting for us to tell you if we are allowed to keep on using it.

If we do restrict your information in this way, we will not use or share it in other ways while it is restricted.

If you want to object to how we use your data, or ask us to delete it or restrict how we use it or, please contact us using the details set out at the top of this notice.

## 3. How personal and business information is used

### 1. Who we share your personal and business information with

We may share your personal and business information with outside organisations. Such as credit card providers, insurers or tax authorities. This is so that we can provide products and services, run our business, and obey rules that apply to us. Here we list all the types of organisation that we may share information with.

#### Lloyds Banking Group

We may share your information with other companies in Lloyds Banking Group.

#### Authorities

This means official bodies that include:

- Central and local government
- HM Revenue & Customs, regulators and other tax authorities

- UK Financial Services Compensation Scheme and other deposit guarantee schemes
- Law enforcement and fraud prevention agencies

## **Banking and insurance services**

Outside companies we work with to provide services to the business and to run our business.

- Agents, suppliers, sub-contractors and advisers
- These are types of firm that we use to help us run accounts, policies and services
- Agents who help us to collect what is owed to us
- Credit reference agencies (such as Callcredit, Equifax and Experian)
- Someone linked with the business's product or service
  - This could mean a joint account holder, trustee, or fellow company director
- Other financial services companies (to help prevent, detect and prosecute unlawful acts and fraudulent behaviour)
- Independent Financial Advisors, accountants and auditors
- This could be someone who advises you on things like pensions or life assurance. We won't share any personal information unless they have your consent to ask us for it.
- Price comparison websites and similar companies
- Employers (for instance, to confirm your identity if we ask for a mortgage reference)
- Companies you ask us to share your data with

This is to do with something called Open Banking, which gives you more freedom and control to use your own banking data. It can make it easier for you or your business to shop around for products like credit cards, savings and current accounts.

## **Insurers**

We share personal information with insurance industry companies to process claims and help reduce fraud. We do that in these ways:

- If the business applies for insurance through us, we may pass your personal or business details to the insurer
- If the business applies for insurance with us as the insurer, we may share your personal or business details with reinsurers
- If the business makes an insurance claim, information you give to us or the insurer may be put on a register of claims. This will be shared with other insurers, our agents, suppliers and sub-contractors. In some cases we may also share it with our business partners, if you also have a relationship with them

## **Other services and schemes**

These are organisations that we may need to share your information with, because of what you can do with the product or service you have with us.

- If you have a business debit, credit or charge card with us, we will share transaction details with companies which help us to provide this service (such as Visa and Mastercard).
- This is needed to keep account balances and statements up to date, for example.
- If the business uses direct debits, we will share your data and the business's information with the Direct Debit scheme.
- If you have a product which has a loyalty scheme, we will share your data with that scheme.
- If the business has a product with benefits such as travel insurance or discount offers, we will share your data and the business's information with the benefit providers. We may also share it with other companies involved in how the service is used (such as a private car park operator).
- If you or the business has a secured loan or mortgage with us, we may share information with other lenders who also hold a charge on the Company.

## **General business**

Outside companies we use to help grow and improve our business.

- Companies we have a joint venture or agreement to co-operate with (such as a store or car dealership offering finance deals through us)
- Organisations that introduce you or the business to us.
- This might be a store or car dealership that offers finance deals through us, or a price comparison website.
- Market researchers.
- We send data which these firms combine with data from other sources to produce market trend reports and advice.
- Advisers who help us to come up with new ways of doing business.
- This might be a legal firm, IT supplier or consultancy.

## **Company mergers and takeovers**

We may also share your personal information if the make-up of Lloyds Banking Group changes in the future:

- We may choose to sell, transfer, or merge parts of our business, or our assets. Or we may try to bring other businesses into Lloyds Banking Group.
- This is sometimes called Mergers & Acquisitions or 'company takeovers'.
- During any such process, we may share data with other parties involved. We'll only do this if they agree to keep it confidential and secure.
- If the change to our Group happens, then other parties may use this data in the same way as set out in this notice.

## 2. Marketing

We use marketing to let you and your business know about products, services and offers that may be of interest. This section describes how we decide what marketing to show or send. It also explains how we work out what may be interesting to you or your business.

We may use your personal or business information to make decisions about what products, services and offers we think you may be interested in. This is what we mean when we talk about 'marketing'. We can only use your personal or business information to send marketing messages if we have consent or a 'legitimate interest'. By 'legitimate interests' we mean that we have a business or commercial reason to use your or the business's information, and it must not conflict unfairly with your interests.

The personal and business information we have is made up of what you tell us, and data we collect when you or your business use our services, or from outside organisations we work with. We study this to form a view on what we think the business may want or need, or what may be of interest. This is how we decide which products, services and offers may be relevant.

This is called profiling for marketing purposes. You can contact us at any time and ask us to stop using your personal or business information this way.

If allowed, we may show or send your business marketing material online (on our own and other websites including social media), in our app, or by email, mobile phone or post.

What you get will depend on marketing choices that you set. You can change these at any time and tell us to stop sending you marketing.

We can stop collecting data while our websites or mobile apps are being used. If this is done, marketing will be seen but it will not be tailored. See our [Cookie Policy](#) for details about how we use this data to improve our websites and mobile apps.

With any option, we will still send statements and other important information such as changes to any existing products and services.

We do not sell the information we have to outside organisations.

We may ask your business to confirm or update these choices, if your business takes out any new products or services with us in future. We will also ask your business to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind you can contact us to update your choices at any time.

## 3. How we use your information to make automated decisions

Here we tell you how we use automated systems to make decisions relating to you and the business. We also explain the rights you have to challenge decisions using personal information made this way.

We sometimes use systems to make automated decisions about you or the business. This helps us to make sure our decisions are quick, fair, efficient and correct, based on what we know. Automated decisions can affect the products, services or features we may offer the business now or in the future, or the price that we charge for them. They are based on personal and business information that we have or that we are allowed to collect from others.

Here are the types of automated decision we make:

### Pricing

We may decide what to charge for some products and services based on what we know. If the business applies for insurance, we will compare what you tell us with other records to work out how likely the business is to make a claim. This will help us decide whether to offer the product and what price to charge.

### Tailoring products, services, offers and marketing

We may place the business in groups with similar customers. These are called customer segments. We use these to study and learn about our customers' needs, and to make decisions based on what we learn. This helps us to design products, services and offers for different customer segments, and to manage our relationships with them. It also helps us tailor the marketing that we send or that is shown on our own and other websites and mobile apps, including social media.

### Detecting fraud and financial crime

We use your or the business's information to help decide if the business's accounts may be being used for fraud, financial crime or breaching sanctions. We may detect that an account is being used in ways that fraudsters work. Or we may notice that an account is being used in a way that is unusual for you or your business. If we think there is a risk of fraud or financial crime, we may stop activity on the accounts or refuse access to them.

### Opening accounts

When accounts are opened with us, we check that the product or service is relevant for the business, based on what we know about the business. We also check that you or the business meets the conditions needed to open the account. This may include checking age, residency, nationality, place of incorporation or financial position.

### Approving credit

We use a system to decide whether to lend money to the business, when it applies for credit such as a loan or credit card. This is called credit scoring. It uses past data to assess how the business is likely to act while paying back any borrowing. This includes data about similar accounts you or the business may have had before.

Credit scoring uses data from three sources:

- The application form
- Credit reference agencies
- Data we may already hold

It gives an overall assessment based on this. Banks and other lenders use this to help us make responsible lending decisions that are fair and informed.

Credit scoring methods are tested regularly to make sure they are fair and unbiased.

### Your rights

As a person you have rights over automated decisions

- You can ask that we do not make our decision based on the automated score alone
- You can object to an automated decision, and ask that a person reviews it

If you want to know more about these rights, [please contact us](#).

## 4. Credit Reference Agencies (CRAs)

This section explains how we work with outside companies to decide whether to lend your business money through products like credit cards or loans. It explains what we do and why we do it.

We carry out credit and/or identity checks when the business applies for a product or service. We may use Credit Reference Agencies to help us with this.

If the business uses our services, from time to time we may also search information that the CRAs have, to help us manage those accounts.

We will share your personal and business information with CRAs and they will give us information about the business and you. The information we exchange can include:

- Name, address and date of birth
- Business name and address and (where applicable) date and place of incorporation.
- Credit application
- Details of any shared credit
- Financial situation and history
- Fraud prevention information
- Public information, from sources such as the Electoral Register and Companies House.

We'll use this data to:

- Assess whether you or your business is able to afford to make repayments
- Make sure what you've told us is true and correct
- Help detect and prevent financial crime
- Manage the business's accounts with us
- Trace and recover debts
- Tell you about relevant offers

We will go on sharing your personal and business information with CRAs for as long as the business is a customer. This will also include details of funds going into the account, and the account balance. If the business borrows, it will also include details of repayments and whether these are made in full and on time. We will also tell the CRAs when accounts are settled with us. The CRAs may give this information to other organisations that want to check your or the business's credit status.

When we ask CRAs about you or the business, they may note it on your credit file. This is called a credit search. Other lenders may see this and we may see credit searches from other lenders.

If you apply for a product with someone else, we will link your records with theirs. We will do the same if you tell us you have a spouse, partner or civil partner – or that you are in business with other partners or directors.

You should tell them about this before you apply for a product or service. It is important that they know your records will be linked together, and that credit searches may be made on them.

CRAs will also link your records together. These links will stay on your files unless one of you asks the CRAs to break the link. You will normally need to give proof that you no longer have a financial link with each other.

You can find out more about the CRAs on their websites, in the Credit Reference Agency Information Notice. This includes details about:

- Who they are
- Their role as fraud prevention agencies
- The data they hold and how they use it
- How they share personal information
- How long they can keep data
- Your data protection rights

Here are links to the information notice for each of the three main Credit Reference Agencies:

- [Callcredit](#)
- [Equifax](#)
- [Experian](#)

## 5. Fraud and Financial Crime prevention agencies

This section deals with information we share outside our group to help fight financial crime. This includes crimes such as fraud, financial crime and terrorist financing.

We may need to confirm your identity before we provide products or services to you or the business. This may include carrying out fraud and financial crime checks at the point of sale.

Once the business has become a customer of ours, we will share your information as needed to help combat fraud and other financial crime. The organisations we share data with are:

- Registered Fraud and Financial Crime Prevention Agencies (FFCPAs)
- Other agencies and bodies acting for the same purpose
- Industry databases used for this purpose
- Insurers

Throughout our relationship with the business, we and these organisations exchange data between us to help prevent, deter, detect and investigate fraud and financial crime.

None of us can use your personal information unless we have a proper reason to do so. It must be needed either for us to obey the law, or for a 'legitimate interest'.

When we have a business or commercial reason of our own to use your personal information, this is called a 'legitimate interest'. We will tell you what that is, if we are going to rely on it as the reason for using your personal data. Even then, it must not unfairly go against your interests.

We will use the information to:

- Confirm identities
- Help prevent fraud, financial crime, bribery and breaches of sanctions
- Fulfil any contracts you or the business has with us

We or an FFCPA may allow law enforcement agencies to access your information. This is to support their duty to prevent, detect, investigate and prosecute crime.

These other organisations can keep information for different lengths of time, up to six years.

### The information we use

These are some of the kinds of personal information that we use:

- Name
- Date of birth
- Residential address
- History of where you have lived
- Contact details, such as email addresses and phone numbers for you and the business
- Financial data
- Whether you have been a victim of fraud
- Data about insurance claims made
- Data relating to you or the business's products or services
- Employment details
- Vehicle details
- Data that identifies computers or other devices you or the business use to connect to the internet. This includes your Internet Protocol (IP) address.

### Automated decisions for fraud and financial crime prevention

The information we have for you or your business is made up of what you tell us, and data we collect when you use our services, or from third parties we work with.

We and other organisations acting to prevent fraud and financial crime may process your information in systems that look for fraud and financial crime by studying patterns in the data. We may find that an account or policy is being used in ways that criminals work. Or we may notice that an account is being used in a way that is unusual for you or your business. Either of these could indicate a risk that fraud or financial crime may be carried out against a customer, the bank or the insurer.

### How this can affect you

If we or an FFCPA decide there is a risk of fraud or financial crime, we may stop activity on the accounts or block access to them. FFCPAs and cross-industry organisations may also keep a record of the risk that you or your business may pose.

This may result in other organisations refusing to provide you with products or services, or to employ you.

### Data transfers out of the EEA

FFCPAs and other organisations we share data with for these purposes may send personal information to countries outside the European Economic Area ('EEA'). When they do, there will be a contract in place to make sure the recipient protects the data to the same standard as the EEA. This may include following international frameworks for making data sharing secure.

## 6. Sending data outside of the EEA

This section tells you about the safeguards that keep your personal information safe and private, if it is sent outside the EEA.

We will only send your data outside of the European Economic Area ('EEA') to:

- Follow you or the business's instructions
- Comply with a legal duty
- Work with our suppliers who help us to run your accounts and services.

If we do transfer your personal information outside the EEA to our suppliers, we will make sure that it is protected to the same extent as in the EEA. We'll use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA. Learn more on the [European Commission Justice website](#).
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA. Read more about this here on the [European Commission Justice website](#).
- Transfer it to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for data sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA. You can find out more about data protection on the [European Commission Justice website](#).