

# Data Protection Form

## Baic details

To the Lending Principals of: \_\_\_\_\_

Applicant 1: \_\_\_\_\_  
(please insert the name of the first applicany)

Applicant 2: \_\_\_\_\_  
(please insert the name of the first applicany)

## Data protection statement

In considering your information in the application attached, the lending principal will search your record at credit reference agencies ("your records"). They will add to your records details of the search and your application and this will be seen by other organisations that make searches. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.

An association between joint applicants or between you and any named partner/spouse will be created at the credit reference agency. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. If an association already exists then your application will be assessed with reference to these associated records. This situation will continue until one of you successfully files a disassociation at the credit reference agency.

It is important that you give us accurate information. We will check your details with fraud prevention agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this. Your records will be shared with other organisations and used by us and them to

- Help make decisions about credit and credit related services, such as insurance for you and members of your household;
- Trace debtors, recover debt, prevent money laundering and fraud, and to manage your accounts.

The lending principal, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud. We may also use information about you to carry out market research. Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household.

Please telephone us on 01884 831965 if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you. You have legal rights to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

## Declaration

I/We the undersigned agree to the Data Protection Act section above.

\_\_\_\_\_  
First Signature

\_\_\_\_\_  
Second Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date