

# Privacy Policy

First Business Securities Ltd are the data controller of any data you provide to us. We have a data protection officer whose contact details are shown at the end of this document.

We will use your personal data for the purposes of your application and if an agreement is entered as required to administer it. We will use these to assess your application and you agree to our providing the information to one or more finance companies for organising or administering any finance and/or funding. We may use credit scoring and other automated processes to assess your application. As well as the CRA checks outlined below you agree to our checking your own records and those at fraud prevention agencies.

## **CRA CHECKS**

As part of your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace, and recover debts and to prevent criminal activity. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants, or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained more in detail at [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain) and [www.experian.co.uk/crain](http://www.experian.co.uk/crain).

If you enter an agreement with us we may provide you with details of other similar products and services. Our legal basis for this is to take steps at your request before entering a contract and/or as part of a contract with you and/or because it is necessary for the purposes of our legitimate interests.

## **YOUR RIGHTS**

You have several rights in relation to any personal data we hold. You can request access to and rectification or erasure of any data. You can also ask us to restrict or object to our processing your data. If you consent to our marketing to you or providing your data to third parties, you can object to this. You can also opt out of any information we provide you on alternative products.

You have a right to complain to the Information Commissioners Office if you are not happy about the way your data is used. We normally retain personal data for a period of 24 months from receipt for an enquiry which does not result in an agreement, and where an agreement is made, for a period of 6 years after its termination. We regularly review the data we need. We will base this on the provision of goods, services, or information to you.

Contact the First Business Securities Ltd Data Protection Officer at:

The Data Protection Officer  
First Business Securities Ltd  
Antrobus House  
18 College Street  
Petersfield  
Hampshire  
GU31 4AD

Email: [jdyer@firstbusinessgroup.co.uk](mailto:jdyer@firstbusinessgroup.co.uk)

Telephone: 07130 234506

First Business Securities Ltd

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Registered in England. Company Number 06932579

Data Protection Registration Number ZA168068