

## **A condensed guide to the use of your personal and business information by ourselves, our funding partners and at Credit Reference and Fraud Prevention Agencies**

- 1) When you apply to us for finance, this organisation will pass on your details to our funding partners who as well as us will check the following records about you and your business partners
  - a) Our/their own;
  - b) Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us/them they will place a search footprint on your credit file that may be seen by other lenders. They supply to them both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).

We/they will make checks such as; assessing the application for credit and verifying identities to prevent and detect crime and money laundering. We/they may also make periodic searches at CRAs and FPAs to manage your account with us/them.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we/they will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from our funding partners, they will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we or our funding partners suspect or identify fraud we/they will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from our funding partners and do not make payments that you owe them, they will trace your whereabouts and recover debts.
- 6) We and our funding partners and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) 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**

This is a condensed version and if you would like to read the full details of how your data may be used please contact your Eurolease (London) Ltd representative.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0870 0601414
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 241 6212 or log on to [www.experian.co.uk](http://www.experian.co.uk)