



Credit Solutions Agency

DATA CONSENT FORM

On receipt of an application to CREDIT SOLUTIONS AGENCY LIMITED and lending Partners for a finance facility, we will make enquiries about the corporate applicant and individuals connected with such applicant from sources such as the credit reference agencies (CRA), Companies House and Land Registry (HMLR), both to evaluate the application and to prevent and detect crime. Such individuals include directors of the corporate applicant, People with Significant Control (PSC) and individuals who intend to stand as guarantors. Please note that:

- If you are a director, CREDIT SOLUTIONS AGENCY LIMITED and lending Partners will (a) obtain a full credit profile from a reputable CRA (b) search at Companies House and (c) HMLR in respect of any real property assets declared;
- For us to do this in respect of three directors of the corporate applicant the consent of one director is required (for up to five directors the consent of two directors is required) which is sufficient in law for us to search against all three. If you are an individual intending to provide a guarantee we will conduct the same searches as are above but will require the specific consent in this form of each such individual.
- 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 Fraud Prevention Agencies (FPAs) and other organisations involved in crime and fraud prevention. CREDIT SOLUTIONS AGENCY LIMITED and lending Partners may access and use information recorded by FPAs.
- Your personal 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 GDPR.
- Please be aware of the data protection notice overleaf and that by signing this consent form you agree to be bound by such notice.

By completing and signing this document you confirm that you;

- consent to CREDIT SOLUTIONS AGENCY LIMITED and lending Partners making all personal credit checks to which it is lawfully entitled to make.
- consent to the provision, use and processing of the personal data which may be revealed by our enquiries;

Name:

Position:

Signed:

Date:



Credit Solutions Agency

How to find out more:

You can contact the CRAs currently operating in the UK; Two such agencies are;

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

Experian: Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to

www.experian.co.uk

DATA PROTECTION NOTICE

Data protection law applies whenever a data controller processes personal data. In order to comply with the GDPR May 2018, a data controller must comply with the eight principles set out therein:

1. The data should be processed fairly and lawfully and may not be processed unless the data controller can satisfy one of the conditions for processing set out in the Act.
2. Data should be obtained only for specified and lawful purposes.
3. Data should be adequate, relevant and not excessive.
4. Data should be accurate and, where necessary, kept up to date.
5. Data should not be kept longer than is necessary for the purposes for which it is processed.
6. Data should be processed in accordance with the rights of the data subject under the Act.
7. Appropriate technical and organisational measures should be taken against unauthorised or unlawful

processing of personal data and against accidental loss or destruction of, or damage to, personal data.

8. Data should not be transferred to a country or territory outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects

in relation to the processing of personal data.

CREDIT SOLUTIONS AGENCY LIMITED is registered with the Information Commissioner's Office ZA363968. CREDIT SOLUTIONS AGENCY LIMITED confirms its observance of all eight of the above principles and states that data will not be transferred outside the European Economic Area.



Credit Solutions Agency

YOUR RIGHTS

As a Data Subject you have the following minimum rights;

- a. to access to your personal data;
- b. to object to certain processing causing substantial damage or distress;
- c. the right to object to automated decision taking; and
- d. the right to object to direct marketing.

In addition, you may refuse to grant consent to the use of your data in the manner set out below.

USE AND PURPOSE OF DATA PROCESSING

Under the first data protection principle, CREDIT SOLUTIONS AGENCY LIMITED, as a data controller, justifies its processing of personal data on the basis that you, as a data subject, consents to the processing of your personal data in the manner described below.

When making lending decisions CREDIT SOLUTIONS AGENCY LIMITED and lending Partner will carry out personal credit searches on each director/ shareholder of the Applicant with one or more licensed credit reference agencies, who will retain a record of the search, which will also be seen by other organisations that make searches. This information may be shared with other companies in the same group as

CREDIT SOLUTIONS AGENCY LIMITED This information will be used in a decision-making process called 'Blended Behavioural Scoring'.

Information held about you by the credit reference agencies may already be linked or 'associated' to records relating to your partner, the Applicant or anyone else that you may be financially 'associated' with. Your ability to obtain credit or be approved as a guarantor to any facility granted to the Applicant, may or will be influenced by the records held by the credit reference agencies on you or any person associated with you in this way.

CONSENT TO USE OF DATA

For the purpose of assessing the request to you to grant a Finance Facility to the Applicant (and for no other purpose) the consent form overleaf entitles CREDIT SOLUTIONS AGENCY LIMITED to;

- a. Access my credit record with any licensed credit reference agency;
- b. providing licensed credit reference agencies with regular updates about the conduct of the Finance

Facility including the failure to meet the agreed terms and conditions;

- c. authorising the credit reference agencies to make my records and details available to other credit

grantors.



Credit Solutions Agency

d. carrying out identity and fraud prevention checks;

e. sharing information relating to this application through the Credit Industry Fraud Avoidance System

(CIFAS) UK.

f. Sharing relevant information with the Lender

Any further case information, please supply below: