

DATA PROTECTION NOTICE

(Feb 05)

TO BE READ TO THE CUSTOMER PRIOR TO COMPLETING AN ONLINE APPLICATION

The information you give us will be passed to our processing and lending companies and a credit search will be carried out by them in order to establish if a loan may be granted and to prevent fraud, money laundering and tracing debtors. The searches will be placed on record and may be referenced by other companies to whom you may apply. If your application is made jointly with another person you have to be able to confirm you have that persons authority to allow us to carry out a search on that person also. The search may also link with previous addresses of yourself or a joint applicant.

Question to Client:

Do you have authority to allow us to make credit searches for a joint applicant?

IF YES CONTINUE - if NO, an application form must be posted for signature

Suspected frauds may be recorded at an agency and the record may be shared and used to make decisions on other products such as insurance, credit and other forms of finance for yourself and other members of the household.

In some cases a credit scoring system is used in assessing applications. From time to time we or our lenders may mail you with details of other products available.