

Door2Door Finance & Sales Information and Privacy Policy

INTRODUCTION

This is the Information and Privacy Statement of Door2Door Finance & Sales D2D.

We understand that your privacy is extremely important to you. As a result we have put in place a number of measures to ensure that any personal data we obtain from you is processed and maintained in accordance with accepted principles of good information handling and also in accordance with the Data Protection Act 1998. This statement provides you with details of the type of information we may hold about you. How we obtain and use any information and how we protect your privacy.

We may amend this policy from time to time; if any amendments are made then a notice will be posted on our website. This privacy policy was created and updated on 01 January 2017

SECURITY OF PERSONAL INFORMATION

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic and procedural safeguards that meet or exceed applicable laws. We train our staff in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of the personal information they receive.

There has been an upsurge in email “phishing” activity, where fraudsters send emails to customers and using an array of deceptions, encourage them to give out sensitive personal banking details, please note, that we never ask you to send your personal or security details or update them by email, and if you are ever asked to do so, Please call us first.

USE OF YOUR INFORMATION

Credit Reference Agency’s

When you apply to us for a loan we may make a search of your credit file with credit reference agencies. We will use the information obtained in the credit reference searches to help us decide whether or not to offer you credit, we may also use the information to satisfy us that the application has been made by you and that the information provided on the application is true. We will always nevertheless conduct a home visit upon your application to ensure security of the application.

Regardless of the outcome of the application, every time a search is made on your credit file, the details of the credit search are recorded on your credit file. This information will subsequently be disclosed to any other organizations that perform a credit check on you.

We will give details of your account and how you manage it to the credit reference agency, if you borrow from us and do not repay in full or change address and fail to tell us about it, and payments are not made on time we may inform the credit reference agency

Your Financial Associates

Your credit file may already be linked to records relating to other people with whom you have a financial association. When we process your application you may be treated as financially linked with them and your application will be assessed with reference to any such associated records.

If you are a joint applicant or you tell us that you are linked financially with another person, you are declaring that you are entitled to.

- 1 Disclose information about that person and anyone else referred to by you; and
- 2 Authorize us to search, link or record information at credit reference agencies about you any anyone else referred by you

Your financial associates will continue to show on your credit file until either you or one of your financial associates successfully files for a disassociation with the credit reference agencies. We will also link joint applicants in our own records. We will continue linking this information until the account closes or is changed into a sole account and one of you notifies us that you are no longer linked

Fraud Prevention and Detection

Door2Door Finance & Sales may make searches of records held at fraud prevention agencies. If you give us false or inaccurate information and we confirm fraud, we will record this and may pass this information to fraud prevention agencies and other organizations involved in fraud prevention.

Periodic Searches

We may make periodic searches of Door2Door Finance & Sales records, credit reference and fraud agencies to manage your account with us and to take decisions regarding credit, including whether to extend credit. These searches will not be seen or used by lenders outside Door2Door Finance & Sales

Sharing Your Information

The information which we, other organizations and fraud prevention agencies provide to the credit reference agencies and fraud prevention agencies about you and your financial associates may be supplied by the credit reference and fraud prevention agencies to other organizations and used by us and them to

- 1 Prevent fraud and money laundering
- 2 Verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims
- 3 Assist other organizations to make decisions on credit and credit related services or other facilities
- 4 Trace your whereabouts and recover debts that you owe
- 5 Managing credit and credit related accounts and other facilities and
- 6 Undertake statistical analysis and system testing

If we are unable to provide you with credit we may pass on your application to a credit broker, another lender or a debt management company whom ay be able to assist you in obtaining credit or other credit services that may be of interest to you. The credit broker, other lenders or debt management companies may also use your information to offer products that they may feel be of interest to you

If you do not want your information to be transferred in this way please contact us at the address below or call us on 0845 373 4070 and we will ensure that your details are not passed onto such third parties

If your application has been introduced to us by a credit broker or other third party we will pass information about your application to the introducer

In addition we may disclose your personal details to

- 1 Our insurers, auditors, solicitors, professional advisors, sub contractors or any person providing services to Door2Door Finance & Sales or who involved in the loan application, who have agreed to treat your personal details as confidential
- 2 Any proposed or actual transferee of the mortgage, any funder's of Door2Door Finance & Sales or any proposed or actual third party involved in any matter relating to the administration of your loan with Door2Door Finance & Sales who have agreed to treat your details as confidential
- 3 Any body having a legal right to your personal information, including the police and any other legal and regulatory authorities and government bodies
- 4 Any person where such disclosure is necessary to enable us to ensure that your obligations under any agreement or introducer agreement with us is being complied with and to ensure that any security given in connection with any product is not at risk
- 5 Any other third party with your consent

Transferring your information

We may transfer, sell or assign your personal information to third parties within or outside the European Union area as a result of a sale, merger, consolidation, and change of control, transfer of assets or reorganization of the Door2Door Finance & Sales or any member of the company

If this involves a transfer of personal information to countries outside the EU we will only transfer personal information to companies who guarantee to us that they will provide the same level of protection as that personal data would have received in the UK

Marketing

We may record, use, exchange, analyze and assess information held about you and your relationship with us. Whether or not your account with us has closed, we may occasionally use this information to give you information by fax, email, text message, SIMs or other form of electronic communication about products and services that may be of interest to you.

We may also pass this information to selected businesses outside Door2Door Finance & Sales who may contact you directly about services and products that may be of interest to you.

If you do not want to receive marketing material from us then please tell your agent or the operations manager or telephone 02920 486402

Telephone Calls

We may monitor and record telephone calls for staff training and quality control purposes

How Long Do We Keep Your Information

We will keep records of any transactions you enter into for a minimum of 5 years after our relationship ends, This is so that we can respond to any complaints or disputes that arise in that period, We will keep other information about you if it is necessary for us to do so to comply with our legal obligations

You're right to see your information

You have the right to request access to your personal records held by a credit reference and fraud prevention agencies, please contact us at the following address below for a full list of agencies where we will record your details with, You also have the right, upon payment of the appropriate fee currently £10 to obtain a copy of the information that we hold about you. If you wish to request a copy of the information that we hold about you please write to The Data Protection Officer:

Door2Door Finance & Sales, 44 Splott Road Splott Cardiff CF24 2DA