

Door2Door Finance & Sales
44 Splott Road,
Splott,
Cardiff,
CF24 2DA.
Tel: 02920486402

DATA PROTECTION ACT STATEMENT (GDPR)

Date First Registered: 27 February 2008 - Register No Z1235837

Data Controller: Gerrard B. Tudor

Data Protection Officer: Gerrard B. Tudor

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies:

1) When you apply to us to borrow money, this organisation will check the following records about you and others (see 2 below)

a) Our own; b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

b) Those at fraud prevention agencies (FPAs). We will make checks such as; assessing this application for credit and verifying Identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your Loan account with us.

2) If you are making a joint application or tell us that you have a spouse or financial associate, we 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 us, we 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 5 years after they are closed, whether settled by you or defaulted.

4) 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 FPAs and other organisations involved in crime and fraud prevention.

5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6) We 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. And the New GDPR 2018 Reasons/purposes for processing information.

We process personal information to enable clients to make purchases on credit or lend money to consumers; advertising, marketing and public relations for others, debt administration and factoring. We trade and share in the personal information of our customers and clients, maintain our own accounts and records and, support and manage our employees. We also use CCTV systems for security and crime prevention. Type/classes of information processed.

We process information relevant to the above reasons/purposes. This may include: personal details, family details, lifestyle and social circumstances, employment and education details, financial details, goods and services provided, we also process sensitive classes of information that may include: racial or ethnic origin, trade union membership, physical or mental health details, offences and alleged offences, criminal proceedings, outcomes and sentences, visual images, personal appearance, and behaviour.

Who the information is processed about

We process personal information about: customers, advisors, consultants and professional experts, suppliers, individuals captured by CCTV images.

Who the information may be shared with

We sometimes need to share the personal information we process with the individual themselves and also with other organisations. Where this is necessary we are required to comply with all aspects of the Data Protection Act (GDPR). What follows is a description of the types of organisations we may need to share some of the personal information we process with for one or more reasons. Where necessary or required we share information with: our customers family, associates or representatives of the person whose personal data we are Processing, current, past and prospective employers, healthcare, social and welfare organisations, educators and examining bodies, suppliers, financial organisations, other companies who are affiliated to us debt collection and tracing agencies, credit reference agencies or private investigators, local and central government, ombudsman and regulatory authorities, press and the media, professional bodies, advisers and consultants, courts and tribunals, trade unions, traders in personal data; service providers, survey and research organisations, police forces and housing associations and landlords.

Transfers

It may sometimes be necessary to transfer personal information overseas. When this is needed information is only shared within the European Economic Area (EEA). Any transfers made will be in full compliance with all aspects of the Data Protection Act. (GDPR)

The Right to Deletion, Freeze and Correction

You have the right to request from Door2Door Finance, that, 5 years after our Business relationship on a transaction has ended to have your Data Deleted from our systems, you also have the right to freeze or correct your Data within the legal term of that said contract.

Data Subject Access Request

You as a customer have the right to a Data Subject Access report, you may make this request to view your file and any Data that we hold for you, and we will supply you with a Data Subject Access Request Form, and reply to your request within 30 days. There is no fee applicable to this request.

Consent and Withdrawal of Consent

Even though you as a customer have signed and given freely your consent for us to process your application with your data that is pertinent to an application for credit and the different categories, you are able to withdraw consent at any time for any categories you have given consent to.

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:

Call Credit 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

Experian Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk

Complaints

You can make a complaint to the Supervisory Body:
The Information Commissioners Office
2nd floor Churchill House
Churchill way
Cardiff
CF10 2HH
Tel:029 2067 8400
Fax: 0292 067 8399