

Fair Processing Notice

Who we are

Corporate and Asset Finance Ltd (referred to as 'we', 'us', 'our' in this Notice). We are what is known as the 'controller' of personal information we gather and use. This means that we are responsible for, and control the processing of, your personal information in accordance with data privacy laws. Our Data Protection Officer ('DPO') can be contacted at Oak House, Rowney Green Lane, Nr Alvechurch, Birmingham, B48 7QU or by telephone on 0121 445 6040. For further information in respect of our use of personal information, please visit our privacy policy on our website: www.corporateandassetfinance.co.uk/policies/privacy/ or contact our DPO using the details above

The types of personal information we use

We will collect personal information from you directly as a result of your application for finance, but we will also collect personal information about you from other sources such as Credit Reference Agencies (CRA's), third party brokers and equipment suppliers. This personal information will include your name; your contact details including your email address, home and mobile telephone numbers; your home address and address history together with information about your occupier status; your date of birth; your employment details; your identification documents such as your passport; your nationality; your bank details; your solvency and/or litigation history; details of any criminal convictions.

How we use your information

We use your personal information to provide you with products and services (including making credit decisions about you which may be automated) to comply with the law and enforce our legal rights (including debt recovery), and to improve and market our products and services (including research).

Our legal basis for using your personal information

We only use your personal information where that is permitted by laws that protect your privacy rights. When we enter into a finance agreement with you we will use your personal information where:

- 1) it is fair to use the personal information either in our interests or someone else's interests, where there is no disadvantage to you (what is known as 'legitimate interests') – this can include where it is in our interests to market additional products or services to you;
- 2) we need to use the information to comply with our legal obligations;
- 3) we need to use the information to perform a contract with you;
- 4) we have your consent (if consent is needed).

CRA's, Fraud Prevention Agencies and Automated Decision Making

In considering your application, we or our funders to whom we may introduce or assign our agreements may search your credit record at the CRA's ('your records'). We or our funders may also search linked records of your spouse or partner. Such searches at CRA's may include searches against those to whom you may be linked, which may include your spouse/partner, your fellow directors (where you are a company) or other persons with whom you are linked financially. For the purposes of your application, you may be treated as financially linked to such individuals and in such circumstances, you will be assessed by reference to all such "associated records". Where you are a company, you will inform each director of the company of this notice. The CRA will add to your record details of our search and your application and this will be seen by other organisations that make searches. We may use credit scoring or other automated decision-making systems when assessing your application. We may also undertake further searches against you and any associations for the purpose of tracing and recovering debt.

We will also add to your records details of your agreement with us, the payments you make under it, any default or failure to keep to its terms, and any change of address you fail to tell us about where a payment is overdue. It is important that you give us accurate information. We will check your details with Fraud Prevention Agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, the CRA's and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud.

We may undertake searches with Experian for the purposes of verifying your identity and for anti-money laundering purposes. To do so Experian may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. A record of the search will be retained. If you are a joint applicant, such as a partnership, unincorporated association or if you are a body corporate, such as a limited company or LLP or charity, you are responsible for obtaining the agreement of any partner/ trustee/ officer/ director/ shareholder (as so required) to create an identity search against them at a CRA and have ensured this notice is provided.

The identities of the CRA's, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention period and your data protection rights with the CRAs are explained in more detail by the three main CRAs (Callcredit, Equifax and Experian). You can find a copy of their Credit Reference Agency Information Notice ("CRAIN") at www.experian.co.uk/crain/index.html

If we, or a Fraud Prevention Agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or we may stop providing existing services to you.

Rights in relation to automated decision making and profiling. If we make an assessment based on your credit scoring or suitability which has been done exclusively using an automated decision-making process. You can then ask us to review the decision using alternative means if you feel that this will result in a more satisfactory outcome.

Who we share your personal data with

For the purposes we have set out above, and in addition to CRA's and Fraud Prevention Agencies, we will share your personal information with the following third parties:

- Funders; we may provide your information to funders to whom we intend to introduce or assign our rights under an agreement or who provide finance to us. They will use the information for their own purposes in providing finance. They may use your information or make further searches as they may require, in the same manner that we would as set out above;
- Third party suppliers and contractors which support us in providing our services to you (for example, auditors (including third parties who will undertake ID checks), third parties who we appoint to sell equipment on our behalf and who deliver and install the equipment for you);
- Third party purchasers who may contact you to purchase the equipment at the end of the agreement;
- Government or regulatory bodies, law enforcement agencies and professional service advisers in order for us to comply with applicable laws and our professional advisers;
- Debt collection agencies, Insolvency Practices, Courts, Bailiffs who we might instruct in connection with any default on your account;
- Insurers who we appoint to insure the equipment we purchase and hire to you (and who may contact you separately in respect of the insurance);
- Third parties as a result of a sale, merger, consolidation, change of control, transfer of assets or reorganisation of our business;
- Brokers and your chosen equipment suppliers who introduce you to us.

A list of our Funders' (who become data controllers of information we provide them in their own right) Privacy Policies can be accessed in our [Third-Party Funders](#) document.

Transferring your personal data outside the European Economic Area ('EEA')

In providing our products and services to you we may transfer your personal information outside the EEA. Any transfer of your personal information will be in accordance with our legal obligations to ensure the safeguarding of your personal information during such transfer. If you would like more information or the details of the safeguards we have in place to protect your personal information please contact our DPO.

How long we will keep your personal information

We shall retain your personal information for the duration of our agreement with you and for the purposes of, complying with our legal obligations, or in our legitimate interests, in accordance with data privacy laws and our retention policy.

Your rights

You have the right to access, correct, in some cases delete, restrict and object to how we process your personal information (including in particular automated decision-making and profiling). For more information about your rights or exercising your rights please contact our DPO or visit our website, www.corporateandassetfinance.co.uk/policies/privacy/. You also have a right to complain to the data protection regulator, the Information Commissioner (the "ICO"). Details of how to make a complaint to the ICO are contained on their website: www.ico.org.uk/concerns.

Marketing

We will only contact you with marketing communication as permitted by law about similar products and services or where we have your consent. You have the right at any time to opt-out of receiving marketing communications and you can do so by ticking the boxes below and returning this to Corporate and Asset Finance Ltd:

I do not wish to be contacted by:

Phone Email Post