

USE OF INFORMATION

Anglo Scottish Asset Finance Limited

Authorised by the Financial Conduct Authority
FCA No: 629574

Company Registration No: 06099866
Registered Office: Unit 12-14 Lumley Court, Drum Industrial Estate, Chester-Le-Street, Durham DH2 1AN
Registered in England and Wales

Anglo Scottish Asset Finance Limited is a broker. We will make an introduction to a finance company (which may be a company within our group). We may earn a commission from the finance company if you enter into an agreement with them

How we, Credit Reference and Fraud Prevention Agencies use your personal and business information

- You have a right to know how we will use any personal information.
- It is important that you read this notice about our processing of any personal information about you

When you apply to us to open an account, we will check the following records about you and your business partners

- Our own;
- Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal and/or business 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.
- those at fraud prevention agencies (FPAs).
- If you are a director, we may seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.
- We may pass information about you to other companies in our Group, suppliers, service providers, any third party who may have introduced this Agreement to us, insurers, our funders, finance companies considering entering into an agreement with you and assignees, credit reference agencies and fraud prevention agencies.
- If we later identify that the information provided by you has been falsified or is inaccurate and a fraud is subsequently identified by us, the details of our findings will be passed to fraud prevention agencies to prevent further fraud and money laundering incidences.
- The information you provide will also be used to make credit decisions about you, for fraud prevention and anti-money laundering and to administer any agreement we, or the finance companies, may enter into with you, and the services provided. We may also make periodic searches at CRAs and FPAs to manage your account with us. A joint application may result in your being financially linked with the other party when future applications are considered.
- We, or the finance companies, may use credit scoring and other automated decision making systems to assess any application you make.
- We, or the finance companies, may also add to your record with CRAs details of any Agreement with us and your payment history. If there is no record with the CRA, the CRA may create one and add information on your business and its

proprietors to the record it creates

- If you do not repay any borrowing 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 6 years after they are closed, whether settled you or defaulted.
- We and other organisations may access and use information from other countries used by FPAs.
- Your data may also be used for other purposes for which you give specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 2018.
- 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.

(CallCredit – Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414 or log on to www.callcreditsecure.co.uk/crain;

Equifax Plc – Credit File Advice Centre, P O Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk/crain.html;

Experian - Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on www.experian.co.uk/crain/index.html

For more information about this notice:

- **Call 0191 410 4776 or email us at enquiries@angloscottishfinance.co.uk**