

## Privacy Notice

### **Why should you read this document?**

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and in some cases your health (**'Your Personal Data'**). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

### **What do we mean by "Your Personal Data"?**

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your finance requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependants
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing investment/mortgage/finance/insurance products and the terms and conditions relating to these

### **The basis upon which our Firm will deal with Your Personal Data**

When we communicate with you about your finance requirements we do so on the basis that both parties are entering a contract for the supply of services.

In order to perform that contract and to arrange the products you require, we use Your Personal Data for the purposes detailed below.

Further, either in the course of initial discussions, during the period of the contract or when it has come to an end, we may use Your Personal Data provided it is in our legitimate business interest to do so and your rights

are not affected. For example, we may need to respond to requests from mortgage lenders and insurance providers.

Occasionally, we will use Your Personal Data for contractual responsibilities we may owe our regulator, The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

### **How do we collect Your Personal Data?**

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial contact with you to establish your circumstances, needs and preferences. You may provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks and searches of information in the public domain such as the Voters Roll, Companies House and Land Registry.

### **What happens to Your Personal Data when it is disclosed to us?**

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files and on our computer systems. This information can only be accessed by employees within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service.
- Submit Your Personal Data to lenders where we are acting as a broker. We will ensure you are aware whether we are acting as a lender or a broker.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any finance agreement you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware.

### **Sharing Your Personal Data**

From time to time Your Personal Data will be shared with:

- Other lenders where we are acting as a broker.
- Third parties who we believe will be able to assist us with any aspect of your finance application or agreement. Such third parties may include our solicitors and collections agents.
- Regulatory bodies in accordance with their powers and our responsibilities to them, eg Financial Conduct Authority.
- Our funders and auditors.

In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your finance enquiry and to facilitate its administration on an ongoing basis.

Please note that sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages.

We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

### **Security and retention of Your Personal Data**

We will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

Your Personal Data will be retained by us either electronically or in paper format for a maximum of seven years from completion of your finance agreement. Where your application did not result in a finance agreement being written, Your Personal Data will be retained for a maximum period of nine months.

The data used for marketing will be kept until you notify us that you no longer wish to receive this information.

### **Your rights in relation to Your Personal Data**

You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

### **How to make contact with our Firm in relation to the use of Your Personal Data**

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

- David King (postal address at head of page or email [david.king@easterncredit.co.uk](mailto:david.king@easterncredit.co.uk))

If you become aware of any unauthorised disclosure of Your Personal Data please contact us so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.



Beacon Innovation Centre, Beacon Park, Gorleston, Norfolk, NR31 7RA

Email: [enquiries@easterncredit.co.uk](mailto:enquiries@easterncredit.co.uk) • Web: [www.easterncredit.co.uk](http://www.easterncredit.co.uk)

Tel: 01493 446644 • Fax: 01493 446645

Registered in England No: 4268426 • VAT Registration Number: 782 1310 50

---

### **Data Subject Consent Form**

I hereby agree to **Eastern Credit Limited** processing my personal data for the purposes stated in the Privacy statement above.

Signed: .....

Print Name: .....

Date: .....

### **Marketing Consent**

I, hereby agree to **Eastern Credit Limited** processing my personal data for the purpose of Marketing. By providing your consent, you agree that you have given your express permission for us to market you regarding products and services that we think may be of interest to you and by any means of communication that is suitable at the time.

If you do not indicate your agreement for us to make contact with you, we may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Post       Phone       SMS       Email       Instant messaging e.g. Whatsapp

Signed: .....

Date: .....