

IMPORTANT - USE OF YOUR INFORMATION

YOU: _____ OF: _____

I Richard Paul Restall of RFLcredit (who is the data controller) may use and share 'Your Information' in the following way:

1. This consent form shall include any agreements to be made between us now and in the future.
2. 'RFL' in this consent form refers to Richard Paul Restall.
3. Your Personal Data includes any information that we or any RFL company holds, now or at any time, which relates to you or your dealings with any RFL company and parties associated with you. It includes information relating to your transactions, including the name of the supplier and general nature of the goods and services you pay for from your agreement, using a card or other cash payment.
4. Any companies owned/associated with RFL may share your Personal Data and use it to assess financial and insurance risks, prevent and detect money laundering, prevent and detect fraud, manage and service products supplied, recover debt and meet their legal obligations. Credit scoring methods may be used.
5. Where we make significant decisions about you solely using automatic decision making processes, such as credit scoring, you can request a review by us of any such decision using other means.
6. On occasion the way in or purpose for which we process your Personal Data may change. These changes will mostly result from changes in technology. Where we consider the changes may not be obvious to you, we will give you notice of them. When you sign an application form and/or agreement for a product or service, you are agreeing that by continuing to maintain your agreement, product or service for at least 60 days after notification of the change, you will be consenting to that change.
7. Your Personal Data will not be disclosed outside RFL except:
 - For the operational reasons described above
 - With your consent
 - If the law requires or permits it
 - To persons to whom we may transfer rights and obligations under your agreement(s)
 - To anyone who provides a service to us who agrees to keep it confidential
 - To anyone who supplies benefits or services to you or us in connection with your agreement (including Guarantors); or
 - To credit reference and fraud prevention agencies
8. In order to provide the services you request we may transfer your information to someone in another country who provides a service to us. We will not do this unless that person agrees to treat your information with the same level of protection as if we were dealing with it.
9. If you apply in writing we will provide you with a copy of the Personal Data we hold about you in accordance with the Data Protection Act 1998, on payment of a fee. Please write to The Data Protection Manager, RFLcredit, 1st Floor Suit, Masonic Hall, Mold CH7 1AX

Credit Reference and Fraud Prevention Agencies

10. To prevent or detect fraud, or to assist in verifying your identity, we may now and periodically make searches of records of RFL and its associated companies and at credit reference fraud prevention agencies to manage your agreement with us presently or in the future. The searches will not be seen or used by other lenders to assess your ability to obtain credit.
11. We may also pass information to other organisations to protect ourselves and our customers from fraud. If you give us false or inaccurate information and we suspect fraud, we will record this.
12. Companies owned by us or associated with us and other organisations may use the information held by credit reference agencies and fraud prevention agencies to make decisions about you, your associates or others at your address(es)
 - On credit or related services
 - On motor, household, credit life or any other insurance facilities
13. We will make searches about you at credit reference agencies who will provide us with credit information, for use in assessment for credit products and other information including Electoral Register information, which we will use for the purpose of verifying your identity. The agencies will record the details of the search type - credit or identification regardless of whether or not the application proceeds.
14. Where you borrow or may borrow from us, we may give details of your account and how to manage it to credit reference agencies. If you do not pay us in full and on time, we may tell credit reference agencies who will record the amount outstanding. Any of this information may be made available to other lenders by credit reference agencies.
15. We and other companies will use information recorded by credit reference agencies and other information about you and others with whom you are associated, if credit decisions are to be made now or in the future about you and/or those associates. The information may also be used for debt recovery, identification purposes, the prevention of money laundering and the management of your account. An association will continue until you successfully file a disassociation with the credit reference agencies.
16. You have the right of access to your personal records held by credit reference and fraud prevention agencies and to whom we pass information about you. We will supply their names and addresses upon request by calling: 0870 881 0196

Marketing

17. We may use the links referred to above for marketing purposes. We may contact you face to face, by mail, telephone, email and fax. You have a right at any time to stop us from contacting you or giving your details to others for these purposes. If you do not wish your information to be used for marketing purposes please tick this box

You agree to us undertaking searches for any application under consideration now and in the future of credit reference agencies who will supply us with credit information, as well as information from the Electoral Register.

Signature _____

Date _____