

## TOGETHER FINANCIAL SERVICES

### CUSTOMER AND APPLICANT FAIR PROCESSING NOTICE: YOUR PERSONAL DATA AND WHAT WE DO WITH IT

#### 1. Introduction

You have provided, or have authorised a third party to provide, your personal data to us, Together Personal Finance Limited (FCA Reference: 305253, Company Number: 02613335) trading as Together ("**Together**"). The information within this fair processing notice tells you how we will use the personal data provided to us as a "controller" under data protection laws.

Together is part of a larger corporate group ("**Group**") which includes a number of other companies who are under common control with Together (referred to as "we" "us"). Currently, the members of this Group include (but are not limited to) Together Commercial Finance Limited, Together123 Limited and Together Financial Services Limited. You should check our website ([www.togethermoney.com](http://www.togethermoney.com)) from time to time in case of any changes to our Group.

We will collect your personal data where either you or a company, person or other entity with whom you are associated or are acting as a guarantor for is applying to enter into a loan agreement (the "**Agreement**") with us. This fair processing notice sets out how we will use that data in considering the application and subsequently administering any loan.

This fair processing notice may be updated from time to time. We will notify you of any material changes either via a banner on our website, by email or by post.

#### 2. What is personal data?

Personal data broadly means information that relates to an identified or identifiable living individual ("identifiable" refers to being able to identify the living individual when the information held is combined with other information).

#### 3. What types of personal data might we hold about you?

We will collect and use personal data about you that is provided to us throughout the duration of your application and any resulting loan. For example, by filling in any forms or applications relevant to your loan, or by corresponding with us by phone, e-mail, post or via our webpage. We may also collect and use personal data about you that we obtain from third parties such as brokers or intermediaries or from Agencies (as set out in Section 7 below).

We may hold any or all of the following personal data about you:

- personal details such as your name, title, gender, age, date of birth, contact details (e.g. your address and previous addresses, email, telephone and mobile numbers);
- details contained within your passport or any other identification provided to us as part of the loan application;
- records of how you have contacted us and, if you visit our webpage, your IP address;
- details of your family, lifestyle and social circumstances. This could include details about your current marriage or civil partnership, any previous relationships and details of your family and dependents;
- employment details such as your earnings, length of service, employment and career history, recruitment and termination details, attendance record, job title and retirement status;
- your financial details such as income, salary, savings, expenditure, existing loans / borrowings, assets, investments, bank account details, financial status, tax position, existing or previous bankruptcies, CCJs or other insolvency arrangements and whether you are receiving benefits;
- occupier status, residency or citizen status and/or nationality;
- sensitive personal data such as racial or ethnic origin, a description of or information regarding your physical or mental health;
- any information that you choose to provide us with in connection with your loan. We will

only store this information to the extent it is necessary to manage your loan or any complaint.

If you are applying for a loan on behalf of a company or other entity, or if you have a guarantor, then we may also hold and process the personal data of any company director(s) or, where applicable, the guarantor(s).

**4. How long do we hold your personal data for?**

We will hold your personal data on our systems for:

- as long as is necessary for the processing of your application and where your application is not accepted or you decide not to take out a loan with us, for a further 18 months.
- where you take out a loan with us, for the duration of your loan and an additional 6 to 7 years, or longer where this is required by law or regulation from time to time.

**5. Using your information in accordance with data protection laws**

Data protection laws require that we meet certain legal grounds and that we explain to you the reasons why we have met those legal grounds before we are allowed to use your personal data as set out in this fair processing notice. Here are the legal grounds that are relevant to us (more than one ground may be relevant to each processing):

a) Contract

We are permitted to hold and process this information because it is necessary to do so in order for us to provide your loan in accordance with its terms and to process any application for a loan. Without your information we cannot provide you with a loan.

b) Legitimate Interests

We also rely on a condition known as "legitimate interests". It is in our legitimate interests to collect your personal data as it provides us with the information that we need to administer your loan. We will always ensure that we keep the amount of data collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

c) Consent

Where you have provided your consent, we also rely on your consent to use your personal data in certain ways (for example, in some circumstances to market our products and services to you).

d) Legal obligation

Where there is a legal requirement upon us to record, retain or share your personal data with authorities, we must do so. For example to comply with laws and regulations which govern our business, such as the Financial Services and Markets Act 2000 and the Proceeds of Crime Act 2002.

e) Substantial Public Interest

Where you have a health issue and we are notified about that issue by you or by someone else, we may record this sensitive personal data where it is necessary for reasons of substantial public interest, to allow us to comply with the Equalities Act 2010 and make reasonable adjustment for you if required.

**6. What do we do with your personal data?**

We will use your information to consider your application for a loan with us and where your application is successful, for the subsequent administration and management of your loan. For example, we may use your personal data:

- to confirm your identity and other application details, such as your address and income;
- to prevent and detect crime, including fraud and money laundering;

- to comply with legal and regulatory obligations;
- to decide whether or not to give you a loan and the terms and conditions of your loan (please see section 7f below);
- to carry out financial (including credit) and insurance risk assessments and for risk reporting and risk management;
- to calculate your payments;
- to respond to requests from you enforcing your rights under data protection law (an explanation of these rights is set out at section 10) ("**Data Subject Requests**") that you may submit to us or via a third party;
- to recover debts;
- to understand if you have further financing requirements;
- to deal with queries relating to your loan;
- to communicate with you or third parties (see sections 7 and 8 below) about your loan;
- to improve our loan product and customer service experience;
- to improve our understanding of our customer base;
- to carry out staff training and quality assurance checks;
- to improve our processes;
- in an internal and secure testing environment, to improve our systems and test new products; and
- to send you marketing information (if we are permitted to do so).

7. **How we use your personal data**

As well as you providing us with personal data when you apply for and throughout the duration of your loan, in order to process your application and manage your loan we will also search your records at credit reference and fraud prevention agencies ("**Agencies**") and share information with Agencies as set out below.

The identities of the Agencies, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal data, data retention periods and your data protection rights with the Agencies are explained in more detail in the Credit Reference Agency Information Notice. A copy of this notice can be downloaded from [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) or from [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

a. **Receiving information from Agencies**

The Agencies may supply us with your personal data including credit information, such as previous applications, identity checks, credit checks, the conduct of accounts in your and your financial associate's name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register. We may receive this information via a search we make whilst we are considering your application (an '**Application Search**') and on an ongoing basis during your loan. A record of our Application Search will be made by the Agencies and seen by other lenders on any future searches made. A large number of applications and associated Application Searches within a short period of time could affect your ability to obtain credit.

If you are a director or partner in a small business, we may also carry out a check on your business and in doing so we may obtain your personal data from Agencies.

b. **Receiving "associated records" from Agencies**

Before entering into any agreement with you we may search your records at an Agency, which may be linked to records relating to your spouse or partner, or other persons with whom you have, or have had a joint finance agreement, or made a credit application ("**Associate**"). For the purpose of approving or rejecting this application you and any Associates may be treated as financially linked and your application will be assessed with reference to Associates' records.

c. **Sharing information with Agencies**

We will add to your records with the Agencies details of any agreement with us, your loan, the payments you make under it and any arrears, default or failure to make payments and any change of name or address. In doing so, we will provide the Agencies with your personal

data, including your account information. Account information given to Agencies remains on file for 6 years after the account is closed, whether settled by you or upon default.

These records will be shared by the Agencies with other organisations (such as lenders and fraud prevention agencies), who may access your information from other countries and may be used and searched by us and them to consider:

- (i) applications for credit and credit related services, such as insurance, for you and any Associates (please see above) or members of your household; and
- (ii) to trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account(s).

If you are a director or partner in a small business, we may also complete a check on your business and in doing so supply your personal data to Agencies.

#### **d. Sharing information with Agencies in respect of Joint Applications**

Where you are applying for a loan jointly with (an) other applicant(s), by making this application jointly (whether or not this joint application proceeds) Agencies may create an association between you and the other applicant(s), which will link your financial records and the Agency may treat you as Associates. Your Associate's information held by Agencies may be taken into account when a future search is made by us or another company, until you tell the Agencies that you are no longer financially linked, and the Agencies accept this.

#### **e. Law Enforcement and Fraud Protection**

It is important that you provide your broker or intermediary and us with accurate information. Before your broker or intermediary submits an application to us, it is important that you satisfy yourself that they have captured your information accurately and it matches the information you provided them.

The personal data we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be obtained from Group Risk at Lake View, Lakeside, Cheadle, SK8 3GW.

#### **f. Automated Decision-Making**

We may use automated decision-making to carry out the following activities:

- to determine your financial situation and to make decisions about whether to accept your loan application, the products which you are applicable for and the terms of your loan (including the price);
- for account management purposes (e.g. to manage arrears or to contact you);
- to efficiently manage our loan book;
- to obtain and collate information from Agencies (in the manner set out in section 7a above); and
- to send you alerts and communications about your loan that may be appropriate for you and your circumstances.

Application decisions may be taken based on solely automated checks of information from Agencies and our records.

#### **8. How we share your personal data**

As well as passing information within our corporate group, we may pass your personal data to other third parties. We will not pass your personal data to any third party except where:

- you have been introduced to us through them, such as a broker or intermediary;
- they are our professional advisors such as valuers, accountants, surveyors, solicitors, LPA Receivers, debt collection agencies or other third parties assisting with any recovery action (such as utility companies);

- for marketing purposes where we have your permission in respect of specific third parties;
- it is required for the purposes of assessing or dealing with your loan application or any subsequent queries relating to your loan and/or enforcement action;
- we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies;
- to third party suppliers acting on our behalf, such as companies (but not limited to) that provide cloud hosting services, conduct surveys or research about your experience of our products and services and print out and distribute customer communications on our behalf;
- to credit reference and fraud prevention agencies;
- where required for a sale, reorganisation, transfer or other transaction relating to our business;
- we are responding to or assisting in the response to your submission of a Data Subject Request to us or a third party;
- in anonymised form as part of statistics or other aggregated data shared with third parties for the purposes of analysing our loan portfolio, managing the associated risks and developing risk management tools;

We will only share your information with third parties on a limited basis and, where appropriate, following due diligence and in accordance with our internal procedures.

#### **9. Transferring information overseas**

In providing your loan we may be required to transfer your personal data to third parties and organisations who hold data outside of the European Economic Area (EEA), for example some third party suppliers have back up or disaster recovery data centres that are located in multiple jurisdictions outside the EEA (for example, in the United States). This may mean that in certain limited circumstances personal data is transferred to countries which do not provide the same level of protection for personal data as the EEA.

Where your personal data is being transferred outside the EEA, we will ensure that appropriate safeguards are in place, such as the use of the EU Commission approved model contract clauses to protect your information in accordance with data protection laws.

#### **10. Your rights**

You have a number of rights under data protection laws in relation to the way we process your personal data. These are set out below. You may contact us using the details below to exercise any of these rights and we will respond to any request received from you within one month from the date of the request. The information will usually be provided free of charge, although in certain circumstances, we may request that you pay a small fee.

You have a number of rights under the data protection laws, which are set out in the table below.

<b>DESCRIPTION OF RIGHT</b>	
<b>Right 1</b>	Individuals have the right to be informed about the collection and use of their personal data
<b>Right 2</b>	A right to access personal data held by us about you.
<b>Right 3</b>	A right to require us to rectify any inaccurate personal data held by us about you.
<b>Right 4</b>	A right to require us to erase personal data held by us about you. This right will only apply where (for example): we no longer need to use the personal data to achieve the purpose we collected it for; or where you withdraw your consent (if we are using your personal data based on your consent); or where you object to the way we process your data (in line with Right 6 below).

**Right 5**

A right to restrict our processing of personal data held by us about you. This right will only apply where (for example): you dispute the accuracy of the personal data held by us; or where you would have the right to require us to erase the personal data but would prefer that our processing is restricted instead; or where we no longer need to use the personal data to achieve the purpose we collected it for, but you require the data for the purposes of dealing with legal claims.

**Right 6**

A right to receive personal data, which you have provided to us, in a structured, commonly used and machine readable format. You also have the right to require us to transfer this personal data to another organisation, at your request.

**Right 7**

A right to object to our processing of your personal data (including for the purposes of sending marketing materials to you).

**Right 8**

A right to withdraw your consent, where we are relying on it to use your personal data (for example, to provide you with marketing information about our services or products).

If you would like to exercise the rights listed above, you can send a request:

- By mail to: Customer Services, Lake View, Lakeside, Cheadle, Cheshire SK8 3GW enclosing details of your account number(s) or application date
- By e-mail to: [datarightsteam@togethermoney.com](mailto:datarightsteam@togethermoney.com)
- By telephone to: 0161 333 7403

**11. Any complaints?**

If you are not happy with the way in which your personal data is held or processed by us, or if you are not satisfied with our handling of any request by you in relation to your rights or any automated profiling that we carry out, our Data Protection Officer would be happy to help. You can contact our Data Protection Officer at Lake View, Lakeside, Cheadle SK8 3GW.

Alternatively, you have the right to complain to the Information Commissioner's Office (ICO) by calling 0303 123 1113. The ICO is the UK's independent body set up to uphold information rights. You can find out more about the ICO on its website (<https://ico.org.uk/>).