

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 years after your loan has concluded, or longer where this is required by law or regulatory reasons...
- We will never retain your personal information for longer than is necessary. However, we may keep your data longer than 6 years if we cannot delete it for legal, regulatory or technical reasons.

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 must process your personal information in order to be able to provide you with 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:** The processing is necessary for us to conduct our business, but not where our interests are overridden by your interests or rights.
- c) **Consent:** You have told us you are happy for us to process your personal information for a specific purpose(s).
- d) **Legal obligation:** We are required to process your personal information by law. 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 special category data where it is necessary for reasons of substantial public interest, to allow us to comply with the Equalities Act 2010 and make reasonable adjustments for you if required.
- f) **Vital interests:** The processing of your personal information is necessary to protect you or someone else's life.

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), income 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. You can find out more about how these Credit Reference Agencies collect, use and share personal information they hold about you, and what your rights are in relation to that information on the following websites:

www.equifax.co.uk/crain
www.experian.co.uk/crain
www.transunion.co.uk/crain

We might process your personal data with the credit reference agencies to ensure our systems operate as required, to improve our processes, and to test new products. Your data will only be used internally and will be managed securely. This will not impact your credit rating, or result in a footprint on your credit reference report.

a. **Receiving information from Agencies**

The Agencies may supply us with your personal data including credit information, such as previous applications, identity checks, income 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 ("FPAs") 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 FPAs, and your data protection rights, can be downloaded from www.cifas.org.uk/fpn or obtained from- Group Risk, Together Financial Services Limited, 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. However, you do have the right to ask us to look at this manually, if you think we may have missed some relevant information during the decision-making process and would like this to be taken into account.

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 (but not limited to) companies that provide cloud hosting services, Mobile Application Providers, 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)¹, for example some third party suppliers have back up or disaster recovery data centres that are located in multiple jurisdictions outside the EEA. 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 approved model contract clauses to protect your information in accordance with data protection laws. To read further details of what is included in these model contract clauses, and how your personal data will be protected, please visit: <https://ico.org.uk/for-organisations/guide-to-data-protection/guide-to-the-general-data-protection-regulation-gdpr/international-transfers/>

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.

The right to be informed	As a data controller, we are obliged to provide clear and transparent information about our data processing activities. This is provided by this Fair Processing Notice and in any related communications we may send you.
The right of access	You may request a copy of the personal data we hold about you free of charge. Once we have verified your identity, we will provide access to the personal data we hold about you. If there are exceptional circumstances that mean we might have to refuse to provide the information, we will explain them. If requests are frivolous or vexatious, we reserve the right to refuse them. If answering requests is likely to require additional time or unreasonable expense (which you may have to meet), we will inform you.
The right to rectification	When you believe we hold inaccurate or incomplete personal information about you, you may exercise your right to correct or complete this data. This may be used with the right to restrict processing to make sure that incorrect/incomplete information is not processed until it is corrected.
The right to erasure (the 'right to be forgotten')	Where no overriding legal basis or legitimate reason continues to exist for processing personal data, you may request that we delete the personal data. We will take all reasonable steps to ensure erasure.
The right to restrict processing	You may ask us to stop processing your personal data. We will still hold the data, but will not process it any further. This right is an alternative to the right to erasure. If one of the following conditions applies you may exercise the right to restrict processing: <ol style="list-style-type: none">The accuracy of the personal data is contested;Processing of the personal data is unlawful;We no longer need the personal data for processing but the personal data is required for part of a legal process;The right to object has been exercised and processing is restricted pending a decision on the status of the processing.

¹ From 1st January 2021 please replace EEA with UK

The right to data portability	You may request your set of personal data to be transferred to another controller or processor, provided in a commonly used machine-readable format. This right is only available if the original processing was on the basis of consent, the processing is by automated means and if the processing is based on the fulfilment of a contractual obligation.
The right to object	You have the right to object to our processing of your data where: <ul style="list-style-type: none"> a) Processing is based on legitimate interest; b) Processing is for the purpose of direct marketing; c) Processing involves automated decision-making and profiling.
Right regarding automated decision-making and profiling	You have the right not to be subject to a decision based solely on automated processing, including profiling, which has legal effects for you or affects you in any other significant way.

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
- 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 or email dpo@togethermoney.com.

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/>).