

Data protection legislation (which includes the General Data Protection Regulation or GDPR) places obligations on Muirhead Finance in relation to the way that we handle your personal information. We must process your information fairly and lawfully. This also means you are entitled to know how we intend to use your information. You can then decide whether or not you want to give it to us so that we can provide the product you require. All our employees are responsible for maintaining customer confidentiality. We provide training to all our staff to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

We only collect the data we need to provide you with the product or service you require and to administer your account(s) with us. In most cases this will mean that we are processing personal data such as:

1. Information required on your application form such as name, address, income, outgoings etc.,
2. Information provided to us by the Credit reference agencies on your finance with other credit/lending organisations
3. Any additional information you provide whilst we are administering your account such as income & outgoings and personal circumstances.

Your personal information will be held securely by our systems. This will include information you provide when you apply to us and any additional information provided by you or others in various ways, including but not limited to;

1. In applications, emails, letters, phone calls and conversations, when registering for services, in customer surveys, through our website and during conversations about your loan account.
2. From analysis of your payments and use of our services
3. From information we receive from others such as credit reference agencies and fraud prevention agencies.
4. From the use of data obtained from social media sites by matching email address with social media accounts.

We may contact you by SMS or Email. This may include sending you reminders or receipts for payments or other information in relation to the administration/servicing of your loan. We will always ensure that we are not putting your data at risk.

We will treat your information as private and confidential but may share it if necessary if we are legally obliged to do so.

Examples of this are:

Passing information to HMRC (in the UK) where a court order is in place.

Required by the Police and other law enforcement agencies to investigate or prevent crime.

Required by the authorities when we report on any suspicious activity that could indicate money laundering.

Required to provide information to our industry regulators.

Undertaking affordability reviews

Credit Reference Agencies

Your application will be registered on your credit report under the name: Muirhead Finance Limited and we are currently working with Equifax.

If you would like more information on Equifax (CRA), please visit:

www.equifax.co.uk/crain

We will undertake a search with this agency when you apply for credit and will review your records as well as anyone financially associated with you.

The agency will keep a record of this search and place a "footprint" on your file, whether or not your application proceeds.

The information we provide to the CRAs may be used by us and them to;

- 1) help make decisions when checking applications, managing credit related accounts and facilities, recovering debt, checking on insurance claims, checking job applications.
- 2) detect and prevent money laundering, crime and fraud.
- 3) verify identity.
- 4) trace your whereabouts.
- 5) check other credit applications you have made.
- 6) undertake research, statistical analysis and system testing.
- 7) assess your ability to repay your loan by looking at your income and expenditure levels.

As a regulated business we are often required to hold personal data for set periods of time. There may also be certain legal requirements to hold onto data. We have a legitimate business need to keep data for a certain period. Most customer data will be held for up to 6 years after the end of the relationship.

Muirhead Finance has a Data Protection Officer to ensure that your personal data is always being treated fairly, lawfully and protected. If you need to contact the DPO please email info@muirheadfinance.co.uk, write to DPO, Muirhead Finance Ltd. 123 North Hill, Plymouth, PL4 8JY, or telephone 01752 662432

Please contact us if there is anything you are concerned about and we will endeavour to address this. If you are still not satisfied then you have the right to contact the Information Commissioner on **0303 123 1113**