

# Callcredit Privacy policy

## About this privacy policy

This privacy policy will help you to understand how we will use your personal information.

Callcredit is committed to the fair and lawful management of personal information. If you have any concerns about the way we are using your information, please contact [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)

## About us

Callcredit means Callcredit Consumer Limited registered in England and Wales with company number 07891157. Our registered office is at One Park Lane, Leeds, West Yorkshire LS3 1EP.

For the purposes of the Data Protection Act 1998, we are a data controller in relation to the information that we collect and hold about you. This means that we are responsible for ensuring that your data is processed fairly and lawfully by us.

We work closely with our group company Callcredit Limited of One Park Lane, Leeds, West Yorkshire LS3 1EP. The information that you provide to us will be shared with Callcredit Limited, and Callcredit Limited provides us with your credit history. In both cases, the information will be used in accordance with this privacy policy. Callcredit Limited is a data controller in relation to the credit records that it holds.

## Consent

By registering to use Callcredit's services, you are giving consent to the use of your personal information in accordance with this privacy policy. You also consent to the use of cookies as described in the paragraph headed "Cookies" below.

You can control your preferences about the way in which we and other third parties may make contact with you by contacting [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)

## Information we collect

We collect the following kinds of information about you:

### Information you provide to us

You provide us with certain information when you register on the website. This includes:

- Your name, address, date of birth, email address and telephone number.
- Previous address details.
- Credit or debit card details.

- We may also ask you to provide documentation such as utility bills or bank statements. This information will only be requested when we need to verify your current address. We store such documentation securely, and it will be destroyed once verification is complete.

## Your credit history

We obtain your credit file from our group company Callcredit Limited. This includes information such as:

- The organisations with whom you have credit accounts and the financial products that you hold with them.
- Your debts and credit performance history.
- Other people with whom you are financially associated.
- The history of searches made against your credit file.
- Other names by which you are (or have been) known.
- Disputes and queries that you have raised about your credit file.

## How you use the website

We may gather information about how often you and other users access the website, the way in which you navigate around it, and how long you spend on particular pages.

## The devices that you use to access the website

We may gather information about the devices that you use to access the website, such as the operating system, hardware, software versions, browser configuration, display size, browser configuration and connection information such as IP addresses.

## Other information gathered from your use of the website

When we perform an identity check on you, we will store the results of that check.

## How we use that information

We collect information about you for the following purposes:

### Verifying your identity

The information you provide on registration will help us to verify your identity so that we know we are providing your credit history to the correct person. We do this by checking the information you give us against external databases such as the electoral roll and your credit file.

### Providing you with our services

We will use the information that we hold about you in order to provide you with our services. This includes making your credit file available to you through our website.

We may contact you to communicate with you in connection with our services and to deal with any queries concerning the data that we hold.

### Fraud prevention and other legitimate interests

If we detect possible fraud (for example because you have entered information about someone else, or we think that someone else has accessed your account), we may use that information to try and prevent fraud.

Information may also be used, by us or third parties, for credit and risk assessment and management, identification, debt collection and returning assets to you.

### Securing and monitoring the relevance of our services

Information about your devices and your use of the website is used to ensure that our service is user-friendly and to help improve the content and user experience of the website. It also allows us to tailor the website to match your interests and preferences better and understand who has visited which pages to determine the most popular areas of the website.

This information is also used for system administration and to generate aggregate non-personalised information for use by our business contacts, selected third parties, sponsors or advertisers (such as anonymous statistics related to the take up or use of services, or to patterns of browsing).

### Marketing

We may use your information to provide you with information about goods and services which we think may be of interest to you. This will be provided through the website or – where you have given us permission to do so – by contacting you through the other channels you have selected.

If you change your mind about being contacted through those other channels, you can contact [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com) or (in the case of email) by clicking the “unsubscribe” link.

### Combining data

The information you give us may be combined with other information about you that is obtained from other sources. The combination is usually undertaken with a view to enhancing an existing database with more information. For example:

- If you are already a customer of a third party, that third party might wish to add an e-mail address you give us to the customer records that it holds about you, and use that email address to maintain their relationship with you and/or to offer you goods and services that are similar to those you have previously purchased.
- The information you give us may be compared with data available elsewhere to verify your identity or validate the information you have provided (for example in the context of anti-fraud measures).

- Anonymised information about you may be combined with information about your devices (or cookies deployed on your devices) to improve the relevance of advertising material on websites you visit.

## Who we share information with

### Our suppliers

We may share your personal information with our agents, sub-contractors and third party processing companies for the purposes of:

- providing our services to you;
- market research;
- analytical and statistical purposes.

### The provider of your credit history

We may share your personal information with our group company Callcredit Limited and its employees and agents in order to obtain and provide you with your credit report.

### Fraud prevention, law enforcement agencies and other non-marketing users

We may share your personal information, or any suspected fraud relating to you, with the police and other law enforcement agencies as well as organisations such as fraud prevention agencies and other financial services providers, insurance providers and credit and debt collection agencies for assessing creditworthiness, for the prevention of identity fraud and money laundering, and returning assets to you. This information might be used, for example, in order to check details on applications for credit or other facilities; managing credit accounts or other facilities; recovering debt; checking details on proposals and insurance claims; and checking details of job applicants and employees.

The results of your identity check may also be disclosed to authorised third parties through credit referencing, fraud prevention, risk assessment and identification products.

The personal information you provide (including your email and internet protocol (IP) addresses) may also be copied, stored, used and licensed to enable Callcredit group companies to provide services to their clients to assist with identity verification, prevention of fraud and money laundering, service delivery and process implementation. Your email and IP addresses will not be used to initiate contact with you for direct marketing purposes.

Please email us at [TBC] if you want to receive details of the relevant fraud prevention agencies.

### Third party marketers

We may share your personal information with third party organisations for marketing purposes and relationship management. These types of organisation will fall into the following categories:

Sector	Description and examples
Retail	<ul style="list-style-type: none"> <li>• Online retail</li> <li>• General stores</li> <li>• Automotive (including dealerships and accessories)</li> <li>• Property</li> <li>• Home furnishings</li> <li>• Home improvement</li> <li>• Fashion and clothing</li> <li>• Telecoms and utilities</li> </ul>
Finance	<ul style="list-style-type: none"> <li>• Pensions</li> <li>• Loans, credit cards and mortgages</li> <li>• Investments &amp; savings</li> </ul>
Insurance	<ul style="list-style-type: none"> <li>• Home</li> <li>• Car</li> <li>• Travel</li> <li>• Pet</li> <li>• Personal</li> <li>• Other insurances</li> </ul>
Travel	<ul style="list-style-type: none"> <li>• Holidays</li> <li>• Hotel</li> <li>• Airlines</li> <li>• Travel booking</li> </ul>
Lifestyle	<ul style="list-style-type: none"> <li>• Health &amp; Well-being</li> <li>• Fitness</li> <li>• Charities</li> <li>• Media &amp; publishing companies</li> <li>• Leisure</li> </ul>

Sector	Description and examples
	<ul style="list-style-type: none"> <li>• Gaming</li> <li>• Legal Services</li> <li>• Educational institutions</li> </ul>

The main uses to which these third parties put your data are to provide you with information about goods and services which they think may be of interest to you and/or to maintain any existing relationship they may have with you. Such information may be provided by marketing communications or advertising which is tailored to your interests.

If you tick any of the boxes inviting you to give your consent to being contacted by third parties, those third parties may contact you by the channels which you have ticked. So, for example, if you tick the post and e-mail boxes, that means that third parties falling in the categories listed above can contact you via post and e-mail but not by the other channels. If you opt in to telephone calls you are consenting to receiving live calls and recorded calls.

Once you have given your consent, you can still control whether or not you continue to receive communications or see such advertisements from third parties. In addition to contacting [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com), the following methods of control are available:

#### Post

You can withdraw your consent for postal marketing from anyone by adding your details to the Mail Preference Service. For more details please go to [www.mpsonline.org.uk](http://www.mpsonline.org.uk).

#### E-mail or SMS (text message)

You can unsubscribe from receiving e-mail or SMS marketing communications from any individual third party by using the instructions in any email communication such third party sends you (usually an 'unsubscribe' or 'STOP' link).

#### Telephone calls

To withdraw your consent for live or automated calls from anyone you can add your name to the Telephone Preference Service which is maintained at this website address: [www.tpsonline.org.uk](http://www.tpsonline.org.uk).

#### Social media and online

You can configure your advertising preferences on social media such as Facebook, Twitter, Instagram or Pinterest by accessing your settings or preference options on the relevant platform.

If you no longer want to receive personalized advertising on any website you visit, you can usually opt out directly through the privacy policy of the particular website you are accessing. Please note that this will not block ads that are displayed on the websites you visit, it will simply stop you receiving advertising that has been tailored to your interests. This opt-out relies on a

cookie, so if you wipe all your cookies then that website will no longer know that you have opted out. The same applies if you use a different internet browser, or use a new computer to access the internet. You can also opt out of such advertising by visiting the IAB opt-out platform at [www.youronlinechoices.com](http://www.youronlinechoices.com). Please note that this and other platforms allow you to opt out of interest-based advertising delivered by registered members.

## Other disclosures

We may also share your personal information with:

- anyone who takes over the operation of the website or who buys our business or assets (or the part of our business which involves the use of your personal information);
- any other third parties where we are required to do so by law.

We may share anonymised information relating to you with third parties for any other purposes, but only where that information cannot realistically be identified as relating to you.

## Cookies

Our website uses a variety of cookies, which are listed in the table set out below.

A cookie is a small file of letters and numbers that we put on your computer. These cookies allow us to distinguish you from other users of our website, which helps us to provide you with a better experience when you browse our website, and also allows us to improve our site. The cookies we use allow us to recognise and count the number of visitors and to see how visitors move around the sites when they are using them. This helps us to improve the way our website works, for example by ensuring that users are finding what they are looking for easily. Our cookies are not used to collect personally identifiable information about you.

Most web browsers allow some control of most cookies through the browser settings. For more information on this, and more information about cookies in general, you may wish to visit [www.aboutcookies.org](http://www.aboutcookies.org). For information about how to delete cookies from your mobile phone you will need to refer to your handset manual.

Please be aware that restricting cookies is likely to affect your ability to use our website and may make areas of our website inaccessible or inoperable.

Name	Purpose	More Information
<a href="#">_utma</a> <a href="#">_utmb</a> <a href="#">_utmc</a> <a href="#">_utmz</a>	These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including	<a href="http://www.google.com/analytics/learn/privacy.html">http://www.google.com/analytics/learn/privacy.html</a>

Name	Purpose	More Information
	the number of visitors to the site, where visitors have come to the site from and the pages they have visited.	
source	This cookie is used for the user session to work correctly.	
source-params	This cookie holds additional information passed to Callcredit from a third party for use on the site, for example to pre-fill the sign-up form.	
guest_id, original_referer	This is a Twitter widget. Widgets let you display Twitter updates on your website or social network page.	<a href="http://twitter.com/about/resources/widgets">http://twitter.com/about/resources/widgets</a>
__stid (Sharethis)	These cookies are used to provide the service that allows you to share certain articles on the site with friends/colleagues via various social networks.	<a href="http://sharethis.com/privacy">http://sharethis.com/privacy</a>
__uset (Sharethis)	These cookies are used to provide the service that allows you to share certain articles on the site with friends/colleagues via various social networks.	<a href="http://sharethis.com/privacy">http://sharethis.com/privacy</a>
C1 C2 __RequestVerificationToken*	These cookies are essential for the operation of our website and are used to verify a visitor's identity in order to prevent fraud.	
SessionSettings	This cookie stores user preferences & configuration information for the Callcredit	



Name	Purpose	More Information
	website. The cookie will expire when the user closes their browser.	
bt3, btv3, btpdb, btps	Third-party cookies used to collect information about how visitors use our site. They collect information in an anonymous form for the purposes of marketing.	<a href="http://www.signal.co/privacy-policy/">http://www.signal.co/privacy-policy/</a>

## Our security measures

We are aware of the importance of safeguarding the information under our control and endeavour to take all reasonable steps to protect it. All data collected through the website is stored on secure servers, and we have stringent security and confidentiality procedures covering the storage and disclosure of such information in accordance with the Data Protection Act 1998.

However, providing information and transacting over the internet has inherent security risks, and we cannot be held responsible for any breach of security which is outside our reasonable control or not due to our negligence or wilful default.

## How to access your information

You have the right to obtain a copy of all of the personal data that we keep about you. To obtain this, you will need to send us a written request. We may need to verify your identity and may charge a fee before we comply with the request.

If you are concerned that any of the personal information we hold on you is incorrect, please contact [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com).

## How to update your details and change your preferences

If you wish to change any of your contact preferences, or change your consent to the use or sharing of your personal information, please contact [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)

## Third party websites

Some websites that have links to and from our website may collect personal information about you when you access or use those links. They might also use their own cookies. We do not control those websites, and their practices are not covered by this privacy policy.

## Changes to this policy

We may modify this privacy policy from time to time. When we do so, we will post a revised version of it on the website and, where appropriate, we will email you to inform you of the changes.

Updated versions will be effective immediately when they are posted. We encourage you to check the privacy policy regularly to obtain the most up to date copy.

This privacy policy was last updated in January 2017.

## How to contact us

If you have any comments or queries about this privacy policy, please email us at [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)