

Use of personal information



This document explains how we will use and safeguard your personal information.

Credit Referencing

In assessing your loan application we will make enquiries about you including searching records held by credit reference agencies and fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we may record this. Law enforcement agencies may access and use this information. This information may also be used for debt tracing and the prevention of money laundering. The credit reference and fraud prevention agencies will keep details of any searches. We may also use credit scoring methods to assess your application and to verify your identity.

Information held about you by the credit reference agencies may already be linked to other addresses and records relating to another person, for example your spouse. For the purposes of your application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. By signing the Loan Application Form you are confirming that you are entitled to disclose information about any joint applicant or "financial associate" for the purpose of this application. Telephone calls may be recorded for quality, training and security purposes.

Use of Information

We may also use your information with your consent:

- To inform any person or business who introduced your enquiry to us about the progress and outcome of your application.
- To pass on your details to another broker or third party, if we are unable to arrange finance for you.
- To contact you in the future with a view to offering you products that may be of interest to you.
- To pass on your details to another broker or lender in the future with a view to them offering you products that may be of interest to you.
- To pass to regulatory bodies if required to ensure that we are complying with regulatory requirements.

You can ask us to use your information to offer you other products and services by contacting us. You may have already expressed a preference during our telephone discussions.

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by using the details at the bottom of this page. We charge £10.00 for this service.

Complaints

This privacy notice is written in accordance with the Information Commissioner's Officers "Privacy notices code of practice". You can view our entry on the Data Protection Register at www.ico.gov.uk Registration number Z9868049.

You have the right to complain to the Information Commissioner's Office if there is a problem with how we use your information.

Fluent Money Limited, 102 Rivington House, Chorley New Road, Horwich, Bolton BL6 5UE
T. 0800 860 0025 E. info@fluentmoney.co.uk www.fluentmoney.co.uk www.myfluent.co.uk

Company No. 6200496 **Registered Office.** Laurel House, 173 Chorley New Road, Bolton BL1 4QZ
Fluent Money is authorised and regulated by the Financial Conduct Authority. Firm Registration No. 654425

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED
IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

UPI 005 04/16