

🔒 A guide to the use of your personal data by The Mortgage Lender Limited and Credit Reference and Fraud Prevention Agencies

1. Meaning of words used in this document:

- **you** and **your** means each applicant and each person that has signed the mortgage application form declaration and who is to be a borrower in respect of the mortgage advance that is the subject of the application;
- **we, us** and **our** means The Mortgage Lender Limited (registered in England and Wales as company number 9280057) and anyone who at any time in the future is entitled (as legal, equitable or beneficial owner) to all or any of The Mortgage Lender Limited's rights under any agreement with you (including as a result of a transfer);

2. When you apply to us for a mortgage, we will:

- Check our own records for information on:
 - your personal accounts;
 - the accounts of anyone financially linked with you (financial associates);
 - if you are an owner, director or partner in a small business we may also check on your business accounts.
- Search at credit reference agencies for information on:
 - your personal accounts;
 - and, if you are making a joint application now or have ever done the following we will check your financial associate's personal accounts as well:
 - previously made joint applications;
 - have joint accounts;
 - are financially linked
 - we may also use information about other members of your family and/or other individuals with whom you are financially linked;
 - If you are a director or partner in a small business we may also check on your business accounts;
- Search at fraud prevention agencies for information on you and any addresses at which you have lived or which are identified as an address to which you have a financial link and on your business (if you have one).

3. What we do with the information you supply to us as part of the application:

- Information that is supplied to us will be sent to the credit reference agencies.

- If you are making a joint application or tell us that you have a spouse or financial associate, we will:
 - Search, link and / or record information at credit reference agencies about you both.
 - Link any individual identified as your financial associate in our own records.
 - Take both your and their information into account in future applications by either or both of you.
 - Continue this linking until the account closes, or is changed to a sole account and one of you notifies us that you are no longer linked.

So you must be sure that you have their agreement to disclose information about them.

- If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.
- Your data may also be used by us or other third parties to offer you other products, but only if you have given your permission. That will be on the application form declaration that you have signed.

4. With the information that we obtain we will:

- Assess this application for credit and / or;
- Check details on applications for credit and credit-related or other facilities;
- Verify your identity and the identity of your spouse, partners or other directors / partners and shareholders;
- Undertake checks for the prevention and detection of crime, fraud and / or money laundering;
- Use scoring methods to assess this application and to verify your identity;
- Manage your mortgage with ourselves;
- Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- Any or all of these processes may be automated.

5. What we do when you have a mortgage with us:

- Where you borrow or may borrow from us, we will give details of your mortgage account, including names and parties to the account and how you manage it to credit reference agencies.
- If you borrow and do not repay in full and on time, we will tell credit reference agencies.
- We may make periodic searches of our own records and at credit reference agencies to manage your account with us, including whether to make credit available or to continue or extend existing credit. We may also check at fraud prevention agencies to prevent or detect fraud.

- If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

🔒 What Credit Reference and Fraud Prevention Agencies do:

6. When credit reference agencies receive a search from us they will:

- Place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
- Link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partners successfully files for a disassociation with the credit reference agencies.

7. Credit Reference Agencies will supply to us:

- Credit information such as previous applications and the conduct of accounts in your name and of your associate(s) (if there is a link between you) and/or your business accounts (if you have one).
- Public information such as County Court Judgments (CCJs) and bankruptcies.
- Electoral Register information.
- Fraud prevention information.

8. When information is supplied by us, to them, on your account:

- Credit reference agencies will record the details that are supplied on your mortgage account including any previous and subsequent names that have been used by the account holders and how you manage them.
- If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt.
- Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.

9. How your data will NOT be used by credit reference agencies:

- It will **not** be used to create a blacklist.
- It will **not** be used by the credit reference agency to make a decision.

10. How your data WILL be used by credit reference agencies:

- The information which we and other organisations provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to:-
 - Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities.
 - Check the operation of credit and credit-related accounts.
 - Verify your identity if you or your financial associate applies for other facilities.
 - Make decisions on credit and credit related services about you, your partner, other members of your household or your business.
 - Manage your personal, your partner's and /or business (if you have one) credit or credit-related account or other facilities.
 - Trace your whereabouts and recover debts that you owe.
 - Undertake statistical analysis and system testing.

11. How your data may be used by fraud prevention agencies:

- The information which we provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to:-
 - Prevent crime, fraud and money laundering by, for example;
 - Checking details provided on applications for credit and credit-related or other facilities.
 - Managing credit and credit-related accounts or facilities.
 - Cross checking details provided on proposals and claims for all types of insurance.
 - Checking details on applications for jobs or when checked as part of employment.
 - Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims.
 - Trace your whereabouts and recover debts that you owe.
 - Conduct other checks to prevent or detect fraud.
 - We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
 - Undertake statistical analysis and system testing.

12. **Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.**
13. **Your data may also be used to offer you other products, but only where permitted.**

🔒 How to find out more

You can contact the Credit Reference Agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414 or log on to www.callcredit.co.uk
- Equifax PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.

Please contact our Data Protection Officer at The Mortgage Lender Limited, PO Box 27135, Glasgow G1 9EG if you want to receive details of the relevant Fraud Prevention Agencies.