

This privacy policy sets out how Ferratum uses and protects any information that you give Ferratum when you use this website.

Ferratum is committed to ensuring that your privacy is protected. If we ask you to provide certain information by which you can be identified when using this website; you can be assured that it will only be used in accordance with this privacy statement.

Ferratum may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from July 23rd 2012.

### **What we collect**

We may collect the following information:

- Name and bank details
- Contact information including email address
- Demographic information such as postcode, preferences and interests
- Other information relevant to customer application surveys and/or offers
- Employment information, including salary frequency, employers name, place of work

### **What we do with the information we gather**

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal record keeping.
- We may use the information to improve our products and services.
- We may send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided.
- From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax or mail. We may use the information to customise the website according to your interests.

### **Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

### **How we use cookies**

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

### **Links to other websites**

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

### **Controlling your personal information**

You may choose to restrict the collection or use of your personal information in the following ways:

- whenever you are asked to fill in a form on the website, look for the box that you can click to indicate that you do not want the information to be used by anybody for direct marketing purposes

- if you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by writing to Ferratum, Suite 301, 25 Goodlass Road, Liverpool L24 9HJ or emailing us at [customercare@ferratum.co.uk](mailto:customercare@ferratum.co.uk)

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so. We may use your personal information to send you promotional information about third parties which we think you may find interesting if you tell us that you wish this to happen.

You may request details of personal information which we hold about you under the Data Protection Act 1998. A £25 fee will be payable. If you would like a copy of the information held on you please write to Ferratum, Suite 301, 25 Goodlass Road, Liverpool L24 9HJ.

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.

<b>Important - Your Personal Information</b>	
<input type="checkbox"/>	<p><b><i>Credit decisions and also the prevention of fraud and money laundering</i></b></p> <p>We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section below called:  <a href="#">A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies</a></p> <p><b>If you would like to read the full details of how your data may be used please visit our website at <a href="https://www.ferratum.co.uk/sites/ferratum.co.uk/files/dp.pdf">https://www.ferratum.co.uk/sites/ferratum.co.uk/files/dp.pdf</a> or email us at: <a href="mailto:customercare@ferratum.co.uk">customercare@ferratum.co.uk</a></b></p> <p><b>The information we collect is used by us to manage your account and to make collections; it is also used to contact consumers for marketing purposes; it is disclosed by us when legally required to do so at the request of government authorities conducting an investigation; we also use it to verify or enforce compliance with the policies governing our web site and applicable laws or to protect against misuse or unauthorised use of our web site.</b></p> <p>By ticking the box below, you are confirming your agreement to proceed and you are accepting that we may each use your information in this way.</p>

## **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**

- 1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)
  - a) Our own;
  - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 3) 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 FPAs and other organisations involved in crime and fraud prevention.
- 4) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 5) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

6) 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.

## How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at <http://ferratum.co.uk.temp.ferratum.com/sites/ferratum.co.uk/files/dp.pdf> or email us at [customercare@ferratum.co.uk](mailto:customercare@ferratum.co.uk)

You can contact the CRAs 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 0601414
- **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.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](http://www.experian.co.uk)
- **Teletrack UK Limited**, 6<sup>th</sup> Floor (South Tower), 26 Elmfield Road, Bromley, Kent BR1 1WA

Please contact us at Ferratum UK, Suite 301, 25 Goodlass Road, Liverpool, Merseyside, L24 9HJ if you want to receive details of the relevant fraud prevention agencies.

Information held about you by the Credit Reference Agencies may already be linked to records relating to your partner(s).

For the purposes of **this** application you and your partner(s) are financially independent and you request that your application be assessed without reference to any "associated" records, although you recognise that this may adversely affect the outcome of your application.

You believe that there is no information relating to your partner(s) that is likely to affect our willingness to offer financial services to you.

You authorise us to check the validity of this declaration with Credit Reference Agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis.