

# **Privacy and Fair Processing Notice**

Dear Customer(s),

This notice explains how we use any personal information we collect about you in relation to your application for credit; please read carefully.

## **About Us**

AJOB Business Finance Consultants Limited (AJOB) is authorised and regulated by the Financial Conduct Authority, our firms interim reference number is 655244. AJOB's details are entered on the Data Protection Register under reference Z9623544 and we comply fully with the requirements of the Data Protection Act 1998 (DPA). The DPA applies to anyone holding information about living individuals and aims to promote high standards in the handling of personal information to protect the individual's right to privacy.

## **How we will use your personal information**

The information you provide to us will be held securely and confidentially. The information will be used for the purpose of sourcing and packaging a credit application on your behalf. We may share your information with and obtain information about you from credit reference agencies or fraud prevention agencies. If you apply to us for credit, we will pass your information on to a lender and we will tell you which lender this will be. We will hold your details for up to 6 years. In the event that credit is not taken up, your details will be held for no longer than 6 months.

We will not disclose your personal details to anyone else, except where:

- there is a legal compulsion to do so;
- there is a duty to the public to disclose;
- Disclosure is made at your request or with your consent.

If, during the application process, you no longer wish your personal data to be processed by AJOB, please contact us using the details below. Please be aware that should you wish to cancel your consent for processing your personal data, AJOB would no longer be able to process your application for credit.

## **Access to your information**

You have a right to request a copy of the information that we hold about you. If you would like a copy of some of all of your personal information, please write to us using the address at the bottom of this notice. We may make a small charge for this service.

## **Credit references and identity verification**

When we initially assess your enquiry, we may carry out searches using a credit reference agency and a 'quotation search' registered. In doing so, the information provided will include current and previous names, addresses and dates of birth for all parties, so on a joint enquiry please ensure all parties give their agreement. The credit reference agency will provide credit information to us and may also provide information from the Electoral Register used to verify your identity. This information will be shared with lenders. Lenders use the information provided by credit reference agencies to make credit lending decisions about applicants and to verify their identity for the prevention of fraud or money laundering.

If you proceed to a full application for credit, a 'credit application' search will be registered at the credit reference agency. Records of 'credit application' searches (but not the names of the organisations that carried them out) may be seen by other organisations when you apply for credit in the future. Large numbers of 'credit application' searches within a short period may impact on your ability to obtain credit.

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## **In the unlikely event you become dissatisfied with our service**

We make every effort to ensure you are provided with an outstanding service; however, despite our best endeavours sometimes things can go wrong. If you become dissatisfied with the service you receive from us, or we cannot meet our obligations and you wish to make a complaint, please contact our Complaints Officer at the address below or telephone us on 01522 568110 and we will look into your concerns fairly and promptly. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. AJOB Business Finance Consultants Ltd has published a summary of its complaint handling procedures which is available upon written request to:

**Address:** 12 The Walled Garden, Harmston, Lincoln, LN5 9WG

**Telephone:** 01522 568110

**Email:** info@ajobbusinessfinance.com