

Data Privacy Statement - How We Use Your Information **Catfoss Finance Limited t/a Catfoss Leisure Finance**

Catfoss Finance Limited t/a Catfoss Leisure Finance 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.

Who we are

Catfoss Finance Limited t/a Catfoss Leisure Finance are committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified, then you can be assured that it will only be used in accordance with this privacy policy statement.

Head Office Address: Elite House, Spellowgate, Driffield, YO25 5UP
Telephone Number: 01377 593753
ICO Registration Number: Application reference Z5552412
Company Number: 04218973

For information on all the activities we are licensed to carry out please visit:
<https://ico.org.uk/ESDWebPages/Entry/Z5552412>

Why we need Customer Information

We need to know your personal data in order to provide you with the goods/services you are applying for. If you do not provide this information, then we will be unable to provide the goods/services advertised. We will not collect any information from you that we do not need in order to provide and oversee the goods/services you are applying for.

Our Legal basis for processing the data is one or more of;

- The data subject has given consent to the processing of their personal data for one or more specific purposes and/or
- The processing is necessary for the performance of a contract to which the data subject is a party, or in order to take steps at the request of the data subject prior to entering into a contract with them.

What we will do with Customers Information

All the personal data we hold about you will be processed by our staff and systems in the United Kingdom. Your information may be passed to third parties, where required, to provide the goods/services you have applied for, as well as where there is a legal obligation for us to provide third parties with this information e.g. The Financial Conduct Authority (FCA) or The Police.

We will use your data to process your application for goods/services applied for. This processing will include some or all of the below:

- Using your data to generate credit searches with our chosen Credit Information Service Creditsafe Limited.
- We will search your record at Creditsafe

- In order to process your application, we will perform credit and identity checks on you with Creditsafe.

- To do this, we will supply your personal information to Creditsafe, and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. Creditsafe will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

- We will use this information to:
 - Assess your creditworthiness and whether you can afford to take the product.
 - Verify the accuracy of the data you have provided to us.
 - Prevent criminal activity, fraud, and money laundering.
 - Trace and recover debts; and
 - Ensure any offers provided to you are appropriate to your circumstances.

- We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. 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 organisation's by 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. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link

- If you are an owner, director, or partner in a business, we may also check on your business. We will also check on any proposed guarantor, so you must have their permission to disclose their information.

- The Credit Information Service we use is:

Credit Reference Agency	Contact details
TransUnion International UK Limited	<ul style="list-style-type: none"> • Post: TransUnion, One Park Lane, Leeds, West Yorkshire, LS3 1EP • Web Address: https://www.transunion.co.uk/consumer/consumerenquiries • email: consumer@transunion.co.uk • Phone: 0330 024 7574

CRAIN adopts a layered approach, which has been agreed by the ICO, and the Lender Layer incorporates where lenders will inform customers how their data will be used and shared and with whom, for example, via CRAs, CIFAS and other organisations.

Links to CRAIN: <https://www.transunion.co.uk/crain>

Who the customers data will be shared with

We provide personal information to our third-party IT system providers who maintain our lending platforms and we may pass your information to our technology providers, and other selected service providers for business continuity purposes only.

Our IT services providers are:

- NetSol Technologies
- Reality Solutions Limited

We sometimes need to share the personal information we process with the individual themselves, the customers broker, and our funder. Where this is necessary, we are required to comply with all aspects of the Data Protection Act (1998) and the General Data Protection Regulation (2018).

We are a credit lender not a broker.

Whether the data will be sent overseas

Catfoss Finance Limited t/a Catfoss Leisure Finance will never send customer data outside the EEA.

How long we and other organisations will keep the data

We will keep your data for no longer than necessary and in accordance with industry and regulatory best practice. The standard document retention period is seven years, after this period all personal information is destroyed.

Customers Rights

As a customer of Catfoss Finance Limited t/a Catfoss Leisure Finance you have the following rights related to your data and how it's processed:

- The right to be informed – this means we must provide, at the point of collecting the data, a privacy or verbal notice informing you of how your personal information will be used.
- The right to access personal information – this means you have the right to know what information we hold on you, and to request a copy of it. This information must be provided free of charge.
- The right to get inaccurately recorded information corrected.
- The right to erasure – this means that you can request that your personal data is deleted from our records, also referred to as 'the right to be forgotten'.
- The right to restrict how your personal information is used – this means that you have the right to object to how we use your personal information, including for direct marketing purposes.
- The right to receive your personal information in a legible and transferable format.
- The right to object to the use of personal information
- Rights related to automated decision-making including profiling – this means you have the right to refuse your personal information being used to make a decision based on an automatic process without human intervention.

For further information on how to action any of these rights please contact the Data Protection Officer at gareth@catfossleisurefinance.co.uk

How customers make a complaint

Should you wish to make a complaint, you can do so by:

Letter: Catfoss Finance Limited t/a Catfoss Leisure Finance,
Elite House, Spellowgate, Driffield YO25 5UP

Email: gareth@catfossleisurefinance.co.uk

Telephone: 01377 593753

If we do not handle your complaint to your satisfaction within 8 weeks, you have the right of referral to the Information Commissioner's Office (ICO) who act as the data protection arbitrator.

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire,
SK9 5AF

What we do to keep customers data secure

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.