

Personal Credit Application

Date:

Personal Details			
Title:			
Full Name:			
Full Postal Address:			
Previous Address: <small>(If at current address for less than 5 years)</small>			
Time at Current Address:		Time at Previous Address:	
Marital Status:		Number Of Dependants:	
Date Of Birth:			
Home Status <small>(Owner/Tenant):</small>		Mortgage/Rent:	
Home Telephone Number:			
Bank Details			
Account Name:			
Bank Name & Address:			
Time With Bank:			
Account Number:		Sort Code:	
Employment Details			
Occupation/Job Title:			
Employers Name & Address:			
Time With Employer:		Work Telephone Number:	
Gross Annual Salary:		Net Monthly Income:	

Previous Employment Details (detail below, if less than 3 years with current employer)

Occupation/Job Title:

Employers Name & Address:

Time With Employer:

Gross Annual Salary:

Uses Of Data

A Service Of Quality

We place paramount importance on customer service and aim to meet your expectations on every occasion.

To achieve this aim, we need accurate personal information about you. Please help us take prompt and efficient action by informing us of any changes to your personal circumstances by writing to us.

We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act.

The Act requires all personal information to be treated in the strictest confidence and to be used only for purposes of which you are aware.

Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts nor your name and address will be disclosed to anyone, other than in four exceptional cases permitted by law. These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest; *(This will not be used as a reason for disclosing information about you or your accounts, including your name and address, to anyone else for marketing purposes.)*
- Where disclosure is made at your request or with your consent. *(This can be either as a result of an application for a product or by signing an explicit declaration as part of the application. Consent does not need to be in writing if the service is provided over the telephone.)*

From time to time we will employ agents and sub-contractors to process information on our behalf. The same duty of confidentiality and security will apply to our agents and sub-contractors and all processing will only be carried out under our instruction and will be supported by written contract.

Using Your Personal Information

Providing the service for which you have applied

Your details will be used in providing the service you applied for and for the ongoing administration of the service. If you are taking out insurance, your details will be passed to the insurers for this purpose. If you make a claim, any information you provide to the insurers may be put onto a register of claims through which insurers share such information to prevent fraudulent claims. A list of the participants and the address of the operator are available from the insurers.

Keeping you informed

There may be times when we feel that a service or product offered by us or a selected third party may benefit you. We may use information we obtain from your account transactions, in this decision-making process. To make you aware of the service or product we may contact you by mail, telephone, fax, e-mail or other reasonable method to give you further details, so that you can make an informed choice. You are, of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive any of this information, please write to us at Data Unit, Freepost NWW15306, City House, City Road, Chester CH88 3YZ. We will only contact you by fax where you have given us your explicit consent.

Research & Statistical Analysis

We will use your details to assist us in understanding individual needs and business trends in order to improve the products and services we offer.

Protecting Our Customers

We always try to protect you from entering into any agreement that may not be in your best interest. When you apply for credit The Finance House use a process known as Credit Scoring. This will help them to assess your application to ensure that you are able to re-pay the borrowing comfortably and fulfill their duty to you as a reasonable lender. Declined applications based on this automated technique can be reviewed manually on request.

In considering an application The Finance House will search your record at Credit Reference Agencies. They will add to your credit file details of their search and your application and this will be seen by other organizations that make searches. They will also add to your record with the Credit Reference Agencies details of your agreement with them, the payments you make under it, any default or failure to keep its terms and any change of address you fail to tell them about where a payment is overdue. It is important that you give us accurate information. The Finance House will check your details with fraud prevention agencies and if you give them false information and we suspect fraud, they will record this.

The Finance House and other organizations may use and search those records to:

- Help make decisions about credit and credit related services for you and members of your household;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
- Trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish them with satisfactory proof of identity.

For these purposes they may make further searches. The Credit Reference Agencies and fraud prevention agencies will also use the records for statistical analysis about credit and about insurance and fraud.

If you have experienced problems obtaining credit we recommend you request a copy of your credit file from the Credit Reference Agencies. They will charge you for this service. Their addresses are shown below.

Introducers

Where your business has been introduced to us from a third party, we will pass back information about you and your agreement that may be necessary for the purpose of administration, payment or settlement. The person who introduces you to us may use this information for marketing purposes, but only with your consent.

Sensitive Data

Certain information collected may be classified as sensitive and we can only use such data where we have your explicit consent. This data relates to racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences and will only be processed in order to provide the service requested.

The Details We Hold

These uses of your personal information are covered by our notification under the Data Protection Act. Under the terms of the Act, you have the right to obtain a copy of the information we hold about you, upon payment of the appropriate fee.

We hope that you have found the information contained in this letter of interest. Please be assured that we will actively review your personal information on a regular basis to ensure it is accurate.

If you have any questions or concerns on the use of your personal information, please do not hesitate to contact us at any time.

Credit Reference Agencies' Addresses

If you would like a copy of your credit file, please write to the following, enclosing a cheque or postal order for £2. You will need to tell them your full name and address(es) for the last six years.

Experian Limited
Consumer Help Service
PO Box 8000
Nottingham
GN1 5GX

Equifax Europe (UK) Ltd
Dept 1E
PO Box 3001
Glasgow
G81 2DT

For Our Business Customer

The Data Protection Act does not apply to companies in themselves but it does extend to sole traders and partnerships. When an application is received from a business, in addition to the above information, information may be sought from credit reference agencies on the company directors and/or partners as individuals.

You can obtain a list of all of the companies in the Group by writing to us.

Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

I give my consent to Auto Choices Limited, and their selected Finance Providers, to obtain whatever information they deem necessary, in relation to car acquisition on hire/lease finance.

SIGNED:

NAME (PRINTED):

DATE:

**Auto Choices Limited is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales
(Company No. 04441061).**