

Use of Your Information

What we will do when you apply:

We will search your record at credit reference and fraud prevention agencies. We may also, in certain limited circumstances, check the record, including credit details, of other members of your family and, if you are a director or partner in a small business, we may also check on your business.

If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information.

We will assess your job application based on the information you have provided.

What the credit reference agencies will do:

Whether or not this job application proceeds, the credit reference agency will place a record of our search on your credit file. This record (but not our name) will be seen by other organisations when you apply for credit in the future. A large number of applications within a short period of time could affect your ability to obtain credit.

Whether or not this job application proceeds, the agencies will link your records and those of your financial associate(s), including any previous and subsequent names. These links will remain on your and their files until you or they tell the agency you are no longer financially linked and the agency accepts this.

The agencies may supply us with credit information, such as previous applications, the conduct of accounts in your and your financial associate's name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register.

How we and others use the agency information:

Some information held by the credit reference and fraud prevention agencies will be disclosed to us and other organisations to, for example:

- prevent fraud and money laundering, for example by checking details on applications for credit and credit-related or other facilities, proposals and claims for all types of insurance and job applications and employee records;
- recover debts that you owe and trace your whereabouts;
- manage credit accounts and other facilities;
- verify your identity;
- make decisions on credit, insurance and other facilities, about you, your financial associate(s), members of your household or your business; and
- carry out statistical analysis to help with decisions about credit and account management.

The information held by these agencies 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.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please write to us at Compliance Department, MotoNovo Finance, One Central Square, Cardiff, CF10 1FS if you want details of those credit reference and fraud prevention agencies from which we obtain, and to which we pass, information about you. You have a legal right to these details.

You have the right to receive a copy of the information we hold about you if you apply to us in writing. A reasonable fee will be payable to cover our costs.

We may transfer your personal data to other companies in our group, or to third parties acting on our behalf, for administrative purposes, processing or for the operation and maintenance of your business with us. If the companies to whom we transfer your personal data are not in the European Economic Area, we will ensure that those companies are bound by obligations to hold your data securely and use it only for the purposes specified in this agreement.

We may disclose your details and/or transfer your data to third parties to whom we propose to assign our rights under this agreement, who may use your details for the purposes set out in this statement.



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