



Privacy of your information

At Credit Agreement Ltd, we appreciate that your privacy is extremely important to you. With this in mind, we have put in place a number of measures to ensure that any personal data we obtain from you as a result of visiting this website is processed and maintained in accordance with accepted principles of good information handling and also in accordance with the Data Protection Act 1998.

This statement provides you with details of the type of information we may hold about you, how we obtain and use any information and how we protect your privacy.

Obtaining Information

You are free to browse the website www.creditagreement.co.uk without providing any personal or any other information whatsoever.

If however you wish to apply for any of our services then it will be necessary for us to collect information about you in order that we may consider your application further. This information is collected as follows:

Directly from you:

Personal information such as full names, date of birth, marital status, details of dependents etc.

Contact Information such as address, telephone numbers, email addresses etc.

Employment Information such as occupation, length of service, remuneration etc.

Financial Information such as details of any credit you may have, such as credit cards, store cards, persona loans, secured loans, mortgages and/or other credit.

This data is volunteered by you and collected via an online application form or alternatively you may telephone us or print an offline PDF file and complete and return this via the post.

From third parties

Information about you in support of your application. This may include references in respect of any credit or store card, mortgage or loan accounts

Use of Collected information

The information we collect about you will be recorded electronically and may be used in the following ways:

- To enable us to consider your request for us to check your credit agreements or other service.
- To contact you in connection with your enquiry.

- To extract certain information for the purpose of generating statistics for our own internal purposes - it will not however be possible to identify individuals from these statistics.
- To update our website to better meet our clients needs in the future.

We will usually share your information with carefully selected third parties outside Credit Agreement Ltd. We may do this for the following reasons:

- To provide you with a solicitor or claims management company. As an intermediary, our services are provided in conjunction with our business partners. It will therefore be necessary to disclose your information to them to provide you with the products and/or services you require.
- To provide you with information about special promotions and offers. If you have given your consent by choosing not to opt out, we may share some of your information with carefully selected third parties so that they can provide you with information about products and services that may be of interest to you.
- To protect Credit Agreement Ltd. or others. We may share your information with third parties when we believe it is necessary to comply with the law or protect our or another person's rights, property, or safety. This includes exchanging information with third parties to protect against fraud and other risks.

We will only deal with third parties that we trust to act in our customers' best interests and who treat our customers' information with the same stringent controls that we apply ourselves.

Methods of Contact

Unless you have advised us to the contrary, both we and any other third party referred to above may contact you by telephone, letter, e-mail or fax.

How Long Do We Keep Your Information?

How long we keep your information for depends on the basis on which it was provided and also on whether or not you have opted out either on the application form or at a subsequent time.

Generally however:

- We will keep the information that is necessary to enable us to provide you with a service that you have requested through this website for as long as it takes us to provide that service.
- We will keep your contact details for as long as we have your consent to send you marketing information and/or pass your contact details to third parties.
- We will keep records of any transactions you enter into on this website for a minimum of six years. This is so that we can respond to any complaints or disputes that arise in that period.
- We will keep other information about you if it is necessary for us to do so to comply with the law.

Your Consent and Rights of Access

We will only collect and store information about you, with your consent. You give us your consent by choosing to opt in or out on the application form and also by reading and acknowledging that you have read the "Terms and Conditions" section of the application form. You can change your mind and remove or add your consent at any time.

You have the right of access to your personal records or other information that Credit Agreement Ltd. holds about you. The charge for this service is £10 for each request.

If any data or information we hold about you is inaccurate or out of date then please let us know and this will be corrected immediately.

You can be deleted from our databases. Please note that this will not delete information held about you on other third party databases or information that we are required to hold for legal or regulatory purposes.

To revise your consent, access, amend or delete your records you should contact the **Data Protection Officer, Credit Agreement Ltd., Document House. Capricorn Park, Blakewater Road, Blackburn, Lancashire. BB1 5QR**
Telephone: 0845 465 0057 Email: Credit Agreement Ltd

Security and Confidentiality

Appreciating that both privacy and security of your information is of the utmost importance, Credit Agreement Ltd. have implemented technology and security policies, rules and measures to protect the personal information we hold about you.

We protect your information by:

- Ensuring that your information is kept securely in our databases and offices. We only allow our employees and trusted contractors access to your information, and then only if they need it for a specific authorised task. The computers on which we store your information are kept in a secure environment.
- Ensuring that we only pass your personal data to third parties where security and confidentiality is assured.

We will take all reasonable steps to protect your information, but data can never be guaranteed 100% secure. Please note that we will not be liable for any breach of security unless we have been negligent.

Links to other sites

This website may from time to time include links to other sites. We make every effort to provide links to high quality, reputable sites but we're not responsible for their privacy practices or, site content, or the services they offer.

Telephone calls

If you call any of the telephone numbers quoted on this website we may record your call. These recordings are used for training and quality control purposes to ensure that we continuously monitor and improve our customer service standards.

Aggregated information

We use aggregated customer information to help us understand how our website is performing commercially and what we can do to improve performance. We may provide this information to other companies, such as third party advertisers. This information does NOT include any personal details that can be used to identify individuals.

Children

Credit Agreement Ltd. do not knowingly collect data on or from children.

What this Privacy Policy does not cover

This policy does not apply to the practices of companies Credit Agreement Ltd. does not own or control, or to people Credit Agreement Ltd. does not employ or manage.

Changes in this Privacy Policy

Credit Agreement Ltd. may amend this privacy policy from time to time. If any amendments are made then a notice will be posted on this website. This privacy policy was last updated on 10th June 2008.

Contact Details

Should you have any queries or require any information about this Privacy Statement or Credit Agreement Ltd. then these should be directed to the Data Protection Officer, Credit Agreement Ltd., Document House. Capricorn Park, Blakewater Road, Blackburn, Lancashire. BB1 5QR
Telephone: 0845 465 0057 Email: Credit Agreement Ltd