

DATA PRIVACY NOTICE TO CUSTOMER

With reference to current data protection legislation, we confirm that any personal information which we hold or obtain in respect of our customers is data we require for the provision of our services to our customers. All such data will be processed and dealt with according to the provisions of current data protection legislation and principles contained in that legislation.

The Data Privacy Notice should be circulated to any individuals who are your shareholders or directors, if you are a company, or your partners if you are a partnership.

We may carry out searches with credit reference agencies in respect of you, if you are a sole trader, any of your shareholders or directors, if you are a company, or your partners if you are a partnership ("the Relevant Persons").

We may also check the details with one or more fraud protection agencies.

The purpose of the searches and the maintaining of records mentioned above is to assist us or the agencies we use with any one or more of the following purposes:

- decisions as to credit and related services for the relevant persons and members of their households;
- decisions on the issue of any insurance policies and on claims under such policies;
- the tracing of debtors, the recovery debt and the prevention of fraud;
- the confirmation of a person's identity in order to forestall money laundering;
- statistical analysis of products, credit, insurance or fraud;
- training, market research and statistics;
- credit or financial assessments including, without limitation, the establishment or credit limits for our business with other customers.

We may also pass information about any Relevant Persons to our financiers, insurers, professional advisers and others with whom we do business and to any person from whom you may wish to receive a service similar to that provided by us and to any assignee or successor of our services to your business.

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