ALLAN JAMES
FINANCIAL SERVICES LTD

Fair Processing Notice

Last Reviewed 17/04/2024

Who we are

Allan James Financial Services Ltd (referred to as ‘we’, ‘us’, ‘our’ in this notice). We are what known as the ‘controller’ of personal information we gather and use. This means that we are responsible for, and control the processing of, your personal information in accordance with data privacy laws. Our Data Protection officer (DPO) can be contacted at DPO, Allan James Financial Services Ltd, Brookhay Meadows, Brookhay Lane, Lichfield, Staffordshire, WS13 8RL or by calling 01543 444488. For further information of our use of your personal information please view our privacy policy at www.ajfinance.co.uk/privacy-policy or contact our DPO at the details above for a printed copy.

The type of personal information we use

We collect personal information from you directly as part of your application for finance. We may also collect further information from other sources such as equipment suppliers and Credit Reference Agencies (CRA’s).

This personal information will include your name; your contact details including:

- your email address
- home and mobile telephone numbers
- your home address and address history together with
- information about your occupier status
- your date of birth
- your employment details

We may also need to keep identification documents such as:

- a copy of your passport
- copy of your driving licence
- nationality
- your bank details
- your solvency and/or litigation history
- details of any criminal convictions

How we use your information

We use your information to provide you with access to financial products (including credit decisions that may be automated) to comply with law and enforce our legal rights (including debt recovery, and to improve and market our products and services.

Our legal basis for using your personal information

We only use your personal information that is permitted by laws that protect your privacy rights.

When we enter into a finance agreement with you we will use your personal information where it is fair to use the personal information, either in our interests or someone else's interests, where there is no disadvantage to you (what is known as 'legitimate interests') – this can include where it is in our interests to market additional products or services to you; We need to use the information to comply with our legal obligations; We need to use the information to perform a contract with you; We have your consent (if consent is needed).

CRA's, Fraud Prevention Agencies and Automated Decision Making

In considering your application, we or our funders, to whom we may introduce or assign our agreements, may search your credit record at the CRA's ('your records').

We or our funders may also search linked records of your spouse or partner. Such searches at CRA's may include searches against those to whom you may be linked, which may include your spouse/partner, your fellow directors (where you are a company) or other persons with whom you are linked financially.

For the purposes of your application, you may be treated as financially linked to such individuals and in such circumstances, you will be assessed by reference to all such "associated records".

Where you are a company, you will inform each director of the company of this notice. The CRA will add to your record details of our search and your application and this will be seen by other organisations that make searches.

We may use credit scoring or other automated decision-making systems when assessing your application. We may also undertake further searches against you and any associations for the purpose of tracing and recovering debt.

We will also add to your record details of your agreement with us, the payments you make under it, any default or failure to keep to its terms, and any change of address you fail to tell us about where a payment is overdue. It is important that you give us accurate information.

We will check your details with Fraud Prevention Agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, the CRA's and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud.

We may undertake searches with CRA's for the purposes of verifying your identity and for anti-money laundering purposes. To do so the CRA may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. A record of the search will be retained.

If you are a joint applicant, such as a partnership, unincorporated association or if you are a body corporate, such as a limited company or LLP or charity, you are responsible for obtaining the agreement of any partner/ trustee/ officer/ director/ shareholder (as so required) to create an identity search against them at a CRA and have ensured this notice is provided.

The identities of the CRA's, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention period and your data protection rights with the CRAs are explained in more detail by the three main CRAs (Callcredit, Equifax and Experian).

You can find a copy of their Credit Reference Agency Information Notice ("CRAIN") at www.experian.co.uk/crain/index.html or we can arrange a hard copy or PDF copy for you by contacting our DPO.

If we, or a Fraud Prevention Agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or we may stop providing existing services to you.

Who we share your personal data with

For the purposes we have set out above, and in addition to CRA's and Fraud Prevention Agencies, we will share your personal information with the following third parties: Funders; we may provide your information to funders to whom we intend to introduce or assign our rights under an agreement or who provide finance to us. They will use the information for their own purposes in providing finance. They may use your information or make further searches as they may require, in the same manner that we would as set out above; Third party suppliers and contractors which support us in providing our services to you (for example, auditors (including third parties who will undertake ID checks), third parties who we appoint to sell equipment on our behalf and who deliver and install the equipment for you); Third party purchasers who may contact you to purchase the equipment at the end of the agreement; Government or regulatory bodies, law enforcement agencies and professional service advisers in order for us to comply with applicable laws and our professional advisors; Debt collection agencies, Insolvency Practices, Courts, Bailiffs who we might instruct in connection with any default on your account; Insurers who we appoint to insure the equipment we purchase and hire to you (and who may contact you separately in respect of the insurance); Third parties as a result of a sale, merger, consolidation, change of control, transfer of assets or reorganisation of our business; Brokers and your chosen equipment suppliers who introduce you to us.

For a list of our funders to whom we make introductions or to whom agreements may be assigned or who provide funding to us is available in our privacy policy at www.ajfinance.co.uk/privacy-policy

Hard copies of our funders contact details and privacy policy can be provided upon request by contacting our DPO.

How long we will keep your personal information

We shall retain your personal information for the duration of our agreement with you and for the purposes of, complying with our legal obligations, or in our legitimate interests, in accordance with data privacy laws and our retention policy.

You have the right to access, correct, in some cases delete, restrict and object to how we process your personal information (including in particular automated decision making and profiling).

For more information about your rights or exercising your rights please contact our DPO or view our privacy policy on our website at www.ajfinance.co.uk and our complaints procedure is available at www.ajfinance.co.uk/policies-procedures/

You also have a right to complain to the data protection regulator, the Information Commissioner (the "ICO"). Details of how to make a complaint to the ICO are contained on their website: www.ico.org.uk/concerns.

We will only contact you with marketing communication as permitted by law about similar products and services or where we have your consent.

You have the right at any time to opt-out of receiving marketing communications. To do this please contact our DPO - Telephone: 01543 444488 | E-Mail: allan@ajfinance.co.uk | In writing to: DPO, Allan James Financial Services Ltd, Brookhay Meadows, Brookhay Lane, Lichfield, Staffordshire, WS13 8RL.