Use of your Information

What we will do when you apply for a leasing product:

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRA's"). We may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRA's and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRA's will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRA's while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's.

When CRA's receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Should you require further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, please contact us at Novuna Vehicle Solutions, 4 The Sector, Newbury Business Park, London Road, Newbury, RG14 2PZ and we will be happy to provide a copy to you.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at **any of these three links:**

Callcredit : www.transunion.co.uk/crain
Equifax www.equifax.co.uk/crain
Experian www.experian.co.uk/crain

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