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# Experian Bureau Data Review Privacy Policy

## This policy

We take your privacy seriously. This Privacy Policy explains what personal information we collect from you and how we use it.

We encourage you to read this policy thoroughly.

## Who is Experian and how can you contact us?

When we refer to '**Experian**' in this Privacy Policy, we mean Experian Limited.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Costa Mesa, California and Nottingham, UK. You can find out more about the Experian group on our website at [www.experianplc.com](http://www.experianplc.com).

Experian is responsible for processing the personal information you provide to us on this website [here](#) (or was provided to us as part of enabling you to access the website) and where it is a requirement under English Law, Experian will maintain its registration with the Information Commissioners Office in the UK.

If there's anything you're unsure about in this Privacy Policy, feel free to contact our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## What information we collect

We will need to ask you for certain personal information to give you the best possible experience when you engage with us (via our websites or otherwise) and when you use our products and services.

We or our third parties will also collect other information about you and the devices you use to access our website. We do this by using technologies like cookies. See also our [Cookie Policy](#).

See below for the types of personal information we will ask for or collect.

## Contact Information

When you apply for Experian services from this website we will ask you to provide some contact information. Contact information may include some or all of the following:

- Full name
- Residential address
- Landline phone number
- Mobile phone number
- Email address

We will only retain your Contact information for 6-12 months after the end of the provision of the services.

## Payment Information

Where the services you select on our website carry a cost, we will ask you to provide some payment information. Payment information may include some or all of the following:

- Credit card
- Debit card
- Bank details

We will only retain your bank details for 12 months after the end of the last billed period. We do not retain your credit card or debit card details at all – when you pay for our services by card, the card details are used instantly to make the payment and we do not keep the details.

## Security Details

For most of the services you select on our website, we will ask you to provide security information that only you will know. Security information may include some or all of the following:

- Password
- Paternal grandfather's first name
- Grandmother's town

- Best friend's street
- Mother's city of birth
- Your city of birth
- Mother's middle name
- First manager's first name
- First pet's name
- First girlfriend/boyfriend's name
- Father's city of birth
- Paternal grandmother's first name
- Grandfather's nickname
- Maternal grandmother's first name
- Oldest nephew's first name
- Maternal grandfather's first name
- Best friend's first name
- Father's middle name
- First company you worked for

We will only retain your Security information for 6-12 months after the end of the provision of the services.

## Device Information

We may collect certain data automatically, both ourselves and via the use of cookies or third parties, from your visit to our website or use of our services, which may include some or all of the following:

- IP address
- Internet browser
- Postcode
- Latitude
- Longitude
- Operating system
- Screen resolution
- Navigation through the product screens
- Google Analytics



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We will only retain your Device information for up to 12 months after the end of the provision of the services.

### Credit information

This includes credit information about you held by the credit reference agencies, including your credit score, which shows how you manage existing credit such as your utility providers, banks, phone and broadband service providers, loan providers, etc.

We will only retain your Credit information for up to 2 years after the start of the provision of the services.

## How we use your information

We use your personal information in lots of ways to make our products and services as effective as possible.

See below on what we will use your personal information for.

### To enable you to access our website and use our services

We will use your information to accept you as a new/returning customer and continue to provide you with our products and services

### To process payments and collect arrears

We will use your information to process payment for our services. In the case of bank details, we will use your information to process the payment/s you commit to when signing up to our services and for the collection of any future payments or overdue amounts for those services.

### For reporting and analytical purposes

We will use your information for reporting and analytical purposes (e.g. how many of our customers are in the north or south of the country) to enable us to improve our products and services and provide appropriate levels of support to our customers

### For fraud investigation, detection and prevention

We will use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your



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information that we hold (such as to enable us to prevent others logging in to your account without your permission from unknown devices)

### For the investigation, detection and prevention of crime

We will use your information for the investigation, detection and prevention of crime (other than fraud)

### To comply with the law

Like any other business, we are required to comply with many laws and regulations. We will, where necessary, use your information to the extent required to enable us to comply with these requirements

### To track activity on our APPS

We will use your information to track your activity on our APPS and on our websites to help us better understand your interests and how you interact with us. We will use this information to help us detect if someone else is trying to access your account(s) or use the services you take from us. We will also use this information to better engage with you and to ensure that you get the best service we can provide and improve the products in the future.

### Further uses of your personal information not described in this Privacy Policy

If we use your personal information for any purposes that are not set out in this Privacy Policy, we promise to let you know exactly what we will use it for before we go ahead and use it.

## What are the legal grounds for handling personal information?

Contract

In most cases, the information described above will be provided to us by you because you want to take services from us or engage with us and our use of your information will be governed by contract terms. Giving this information to us is therefore your choice. If you choose not to give all or some of it to us, this may affect our ability to provide the services you want, to you.

## Consent

Where we collect other information from you such as when we use cookies to collect information about the device you use to access our website, or sometimes third parties collect it on our behalf, you may be asked to consent to this before using our website. If you choose not to give your consent, or you later remove your consent, this may affect our ability to provide the services you want, to you.

## Legitimate Interests

In the United Kingdom, we can also use personal information where the benefits of doing it are not outweighed by the interests or fundamental rights or freedoms of data subjects. The law calls this the “Legitimate Interests” condition for processing. E.G:

- Helping to prevent and detect crime such as fraud and money laundering. Fraud and money laundering cost the British economy many billions of pounds every year. That cost is ultimately passed on to the public in the form of higher prices. By helping to avoid fraud such as identity theft, we help to stop this from happening.
- Running a credit bureau. By providing credit information to lenders about a consumer’s creditworthiness a credit bureau is helping to avoid over-indebtedness of consumers, especially vulnerable consumers and the negative effects of excessive debt.

## Complying with/supporting compliance with legal and regulatory requirements.

We must comply with various legal and regulatory requirements. Additionally, the services we provide help other organisations to comply with their own legal and regulatory obligations. For example, Experian is regulated by the Financial Conduct Authority.



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See below for more about which of the above legal grounds we rely on when processing your information.

We gather data from the user of this service under a legal basis of legitimate interest due to the need to ensure we have audit trails to track access to the personal data contained within our products and services, to comply with relevant laws and regulations, to be able to collect payment for use of our products and services, and to be able to effectively provide the services requested.

## Who we share your personal information with

We share your personal information only with those persons who need to handle it so we can provide the Experian products and services you've signed up to. We also share it with companies within the Experian group who manage some parts of the services for us; with suppliers who provide services to us which require access to your personal information only; and with resellers, distributors and agents involved in delivering the services we provide where necessary for them to do so.

Lastly, we may also provide your personal information to fraud prevention agencies. This is to protect the Experian group of companies and our customers, to keep our systems secure, or where it's necessary to protect either yours or our best interests.

See below for more about who and why we share your information with others.

### **1. Group companies**

As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

### **2. Suppliers**

We use a number of service providers to support our business and these service providers may have access to our systems in order to provide services to us and/or to you on our behalf.

### **3. Resellers, distributors and agents**

We sometimes use organisations to help provide our products services to clients and customers. Personal information may be provided to them in connection with this purpose.

#### **4. Fraud prevention agencies**

We may check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies.

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

#### **5. Public bodies, law enforcement and regulators**

The police and other law enforcement agencies, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

#### **6. Individuals**

You can obtain a copy of the information we hold about you. See section Your rights to how we use your personal information for further information on how you can do this.



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## Where in the world do we send information?

Experian is based in the UK, which is where our main databases are. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

See below for more about where we send your information and how it is protected.

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of high quality protection, or
3. Sending your personal information to a member organisation approved by the European Commission as providing a suitable level of high quality protection. For example, the Privacy Shield Scheme that exists in the US.

Still want to know more about the safeguards we use to protect your personal information overseas? Feel free to contact our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## Your rights to how we use your personal information

If our right to process or share your personal information is based on the fact that you've given us consent, you have the right to withdraw that consent at any time by contacting us.

You can also ask for access to the personal information we hold about you and request that we correct any mistakes, restrict or stop processing or delete it. We will assess your request and subject to legal or overriding requirements to keep it we will

act on your request, but please note that this does not mean that we will delete negative information about you if it is confirmed to be correct. Credit checking relies on having both positive and negative information in order for lenders to correctly assess your ability to repay any credit you receive. If that is the case, we will explain why. To request a copy of the personal information we hold about you, please follow this [link](#).

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automated means. If you would like more information about this, let us know by contacting our Data Protection Officer on [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com).

## Problems with how we handle your information or rights

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting our Data Protection Officer at [UK.DPOBusinessEnquiries@Experian.com](mailto:UK.DPOBusinessEnquiries@Experian.com). You may also see our [full complaints handling procedure](#) and how to make a complaint.

If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44 20 7964 1000 E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Financial Ombudsman Service Exchange Tower London E14 9SR

You also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the handling of personal information in the UK. You can contact them by:

1. Going to their website at <https://ico.org.uk/>



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2. Phone on 0303 123 1113
  3. Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase.

## How we keep your personal information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal information from unauthorised access, destruction, use or disclosure.

See below on more about our safeguards and security measures for handling your information.

We have put in place various safeguards to ensure that individuals' whose personal information we handle are not unduly harmed by the activities we use their personal data for. These include making information available to individuals so that they understand how their personal data will be used by Experian, explaining their rights to obtain the information we hold and to have their information corrected or restricted and providing information about how individuals can complaint if they are dissatisfied.

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Experian protects your information over the Internet by using secure web server technologies, which allows web browser programs (such as Microsoft Internet Explorer) to interact with Experian's web server via an encrypted session. Experian employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and Experian. The 128-bit encrypted connection scrambles ordinary text or data into cypher text to safeguard sensitive information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination. When you visit any



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Experian website you may move in and out of secured areas. Any time that you are on a registration page or viewing your personal credit report, you will be in a secured area.

## How long we keep your personal information for

We'll keep your personal information for the periods set out in the section '**What information we collect**' above, and where we were not able to give a specific period, we will keep it only as long as we need it to provide the Experian products and services you've signed up to. We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights. These reasons can vary from one piece of information to the next and depend on the products or services you're signed up to, so the amount of time we keep your personal information for may vary.

See below for more details about the logic behind how long we keep your information.

### Contact Information

Contact information such as names and addresses are kept while there is a continuing need for us to have it.

### Payment Information

Payment information such as bank details (but not credit card or debit card details) are kept while there is a continuing need for us to have it.

### Security Details

Security check information such as date of birth and mother's maiden name details are kept while there is a continuing need to retain it.

### Device Information

Device information such as how you connect to the internet and screen resolution are kept while there is a continuing need to retain it.

### Credit Information

Credit information such as your credit score, which shows how you manage existing credit such as your utility providers, banks, phone and broadband service providers, loan providers, etc., is kept while there is a continuing need to retain it.



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In all of these cases, our need to use your personal information will be reassessed on a regular basis, and information which is no longer required for any purposes will be deleted/disposed of securely.

## Changes to this Privacy Policy

We can update this Privacy Policy at any time and ideally you should check it regularly for updates. We won't alert you to every little change, but if there are any really important changes to the Policy or how we use your information we'll let you know and where appropriate ask for your consent.