

Together is a trading style of Together Personal Finance Limited and Together Commercial Finance Limited, which have their registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.

Notice required by the Data Protection Act 1998 IMPORTANT - USE OF YOUR PERSONAL INFORMATION

You have provided your personal information to the lending company noted in your credit agreement. The information below tells you how this company will use that personal information.

You (the “Borrower”) are applying to enter into a Credit Agreement with us (the “Lender”) and in considering this application, and administering any agreement you enter with us, we will be using (processing) personal data about you.

You have a right to know how we will use your personal information, and it is important that you read the following. By signing this document you are confirming that you have read it and you agree to the uses of your personal information described in it.

We will use your information to consider your application to enter an Agreement with us and we will search your records at credit reference and fraud prevention agencies (“Agencies”). The Agencies may supply us with credit information, such as previous applications, the conduct of accounts in your and your financial associate’s name, any business accounts you have, fraud prevention information and public information such as County Court Judgments, bankruptcies and the Electoral Register. The record of our search will be recorded by the credit reference agency and will be seen by other lenders on any future searches made. A large number of applications within a short period of time could affect your ability to obtain credit. The Agencies’ information may be linked to any person with whom you are linked financially (see ‘Use of Associated Records’ below before you sign. We may use an automated decision-making system to verify your identity.

We will add to your records with the credit reference agencies details of any agreement with us, the payments you make under it and any default or failure to keep to its terms and any change of name or address. Account information given to credit reference agencies remains on file for 6 years after the account is closed, whether settled by you or upon default. These records will be shared by the Agencies with other member organisations, and may be used and searched by us and them to consider:

- a) applications for credit and credit related services, such as insurance, for you and any associated persons; and
- b) to trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account(s).

PLEASE TELEPHONE OR WRITE TO US IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AGENCY THAT WE USE.

If you are a director or partner in a small business, we may also complete a check on your business.

Use of Associated Records and Joint applications

Before entering into any agreement with you we may search your records at an Agency, which may be linked to records relating to your spouse or partner, or other persons with whom you have, or have had a joint finance agreement, or made a credit application (“Associate”). For the purpose of this application you and any Associates may be treated as financially linked and your application will be assessed with reference to Associates’ records.

Before any search or application is completed or any agreement is entered into involving joint parties, you both consent to us recording your details with Agencies. Whether or not this application proceeds, an association will be created which will link your financial records. Your Associate’s information may be taken into account when a future search is made by us or another company, until you tell the Agencies that you are no longer financially linked, and the Agencies accept this.

IT IS IMPORTANT THAT YOU PROVIDE US WITH ACCURATE INFORMATION

If false or inaccurate information is provided and fraud is identified, details will be passed to 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:

- a) Checking details on applications for credit and credit related or other facilities
- b) Managing credit and credit related accounts or facilities
- c) Recovering debt
- d) Checking details on proposals and claims for all types of insurance
- e) Checking details of job applicants and employees

Please contact us at Risk Department, Lake View, Lakeside, Cheadle, Cheshire, SK8 3GW if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

We will share information with companies in our group for the purposes of statistical analysis and research. We may pass some of your information back to anyone who introduced you to us, such as a broker. We may also provide limited details to third parties to provide services on our behalf, such as conducting market research, which may include processing your information on our behalf. We may monitor and record your telephone conversations with us to enable us to review the service with which you have been provided and to carry out staff training.

Your rights - You have a right to receive information about the organisations with which we share your information, as well as details of all the personal information that we hold about you. If you would like to receive these details, please send a written, signed request to: Customer Services, Lake View, Lakeside, Cheadle, Cheshire SK8 3GW, enclosing details of your account number(s) or application date, and a cheque in the amount of £10.

IMPORTANT – AUTHORISATION MUST BE COMPLETED

I/we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, mortgage or lending companies, now or at any time in the future, with reference to my/our loan application. I/we confirm that I/we do not wish to proceed with any other lending company and authorise you to request the removal of any priorities that may have been applied. I/we acknowledge that the Direct Debit Instruction will not be lodged until the loan is financed. I/we have completed my/our marketing preferences below.

Reference: Name(s):

Address:

Mortgage company name and address:

Mortgage account number:

Applicant 1

Signature:

Print name:

Date:

Applicant 2

Signature:

Print name:

Date:

Applicant 3

Signature:

Print name:

Date:

Applicant 4

Signature:

Print name:

Date:

Marketing uses of your personal information - Please let us know your marketing preferences in each case, by ticking the appropriate boxes below.

1. We would like to share your details with our group of companies to keep you updated with useful information about selected products and services offered by them.

- | | | | | |
|---------------------------------|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Applicant 1 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 2 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 3 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 4 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |

2. We would like to send you information about selected products and services offered by third parties.

- | | | | | |
|---------------------------------|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
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| Applicant 2 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 3 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 4 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |

3. We would like to pass your contact details to selected third party businesses, whose products and services we think you may be interested in, for them to contact you directly. Please tick the boxes below indicating if, and how you would like to receive this information.

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|---------------------------------|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Applicant 1 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 2 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 3 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |
| Applicant 4 Instructions | Post <input type="checkbox"/> | Telephone <input type="checkbox"/> | Text / SMS <input type="checkbox"/> | Email <input type="checkbox"/> |