



Privacy Policy

This is the privacy policy of East Lancashire Moneyline (IPS) Ltd T/A Moneyline, Registration number 29282R. East Lancashire Moneyline (IPS) Ltd is the data controller and is registered with the Information Commissioner's Office (ICO) registration number Z5949140.

Moneyline take your privacy seriously and are committed to protecting and respecting your privacy and your complete confidence in how we handle your data is important to us. Please read our policy carefully, as it tells you how we collect, use, store and share your information.

Any Data Protection questions you may have should be referred to our Data Protection Officer at the above address.

Information We Collect and hold about you

We collect information (personal and financial) from you in person, through telephone calls with our service team, our website, conversations on social media, third parties and credit reference agencies. This includes but is not limited to (your name, date of birth, home address, phone numbers, National Insurance Numbers, details about your income and expenditure and information about your credit history). We may collect sensitive information from you so we can give the additional assistance you may need.

We may also collect information from you by way of surveys or feedback to us. We may also collect information by you using cookies, please see our Cookies Policy.

We will only collect information which is necessary in providing our products and services to you. By submitting your personal information to us, you are confirming that the information you are giving is correct and relates to you.

We may ask for information from you when you report problems with our site.

We will only use information where it is needed for the performance of your agreement, where there is a legal obligation for example to verify your ID, where there is a legitimate interest, such as improving our products and services, or where we have your consent where needed, for example to send you details about our products or to record information about your health so we can give you extra assistance where needed.

How We Use Your Information

Your information will be used to:

- assess your suitability for our products,

- to create and maintain our agreements with you
- obtain information about your credit history
- to confirm your identification
- to comply with legal and regulatory requirements.
- to assess your affordability
- to make lending decisions
- to process your loan application and credit agreement
- retain call recordings for monitoring and training purposes
- to keep your records up to date
- to search Credit Reference Agencies, Fraud Prevention Agencies
- to confirm your employment details
- for the purposes of debt collection which may include providing your data to a tracing company or a third party debt collectors
- for statistical analysis
- to record visitor information and activity when you visit our website
- to evaluate the effectiveness of our marketing,
- for market research
- to improve our services and to carry out regulatory checks
- to remain in contact with you by telephone, SMS, email or post
- to improve and adapt our existing products and service
- to develop new products and services
- to test our processes and systems

We will use information you give to us along with feedback you have given us, to create profiles to enable us to market our products and services that are suitable to you, where you have consented for us to do so. You can unsubscribe at time by calling us or writing to us at the above address.

We may also use your information to tell you about activities and/or events, to respond to enquiries or complaints and to ensure the accuracy of our records.

Sharing Your Information

Credit Reference Agencies

To assess an application for a loan will share your information with Credit Reference Agencies (CRA's) for credit and fraud prevention checks. We will pass on the information you supply to us (Name, Address and Date of Birth) and CRA's will give us information about you.

The CRA's will use the information we supply to check against their data to confirm your identity, to detect or prevent criminal activity, fraud and money laundering, for debt recovery purposes to trace an updated address where you have moved without telling us. The CRA's will carry out a search and give us information about your financial history so we can assess your suitability for our products and help us make responsible decisions and make sure that our products are affordable to you. The record of the search may be seen by other organisations when you apply for credit in the future. CRA's will also use information we supply to them to record defaults where you have not made the required payments under your agreement.

All information we obtain from CRA's, will be securely stored and retained the same way would store and retain information we collect from yourself as detailed below under storing and keeping your information.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share information, data retention periods and your data protection rights with the CRAs are explained in more detail in the CRA Information Notice (CRAIN). You can find this on each of the CRA websites at:

[Transunion.co.uk/crain](https://transunion.co.uk/crain)

[Equifax.co.uk/crain](https://equifax.co.uk/crain)

Other Organisations we share with

We will share your information with courts, DWP and tracing companies to recover monies you owe to us.

We will share your information with any third party company we use to process your information in relation to providing your loan agreement or collecting your repayments.

We may disclose your information to a third party where we are under a duty to disclose your data to comply with any legal obligation and to enforce or apply our terms of use, terms of other agreements or to protect the rights, property or safety of Moneyline. Also, we may share your information with the appropriate legal or regulatory authorities where you give false or inaccurate information and we identify or suspect fraud.

Where your personal details are required for research purposes by a third party, we will obtain your express permission before disclosing your details.

Storing and Keeping Your Information

In addition to keeping the information we collect in connection with your application and creation and maintenance of your credit agreement, we retain correspondence exchanges between us including letters, e-mails and SMS messages.

We will not keep any personal data or correspondence for longer than required for our services, other legitimate business need or for legal and regulatory purposes. We will do all we can to protect your personal and financial data.

Your information including your personal data will be stored on Moneyline secure servers and will not be available to the public. Your data will only be accessed by employees and third parties who have a need to access such information. Information in transit is protected by encryption technology. We employ firewalls and other security technologies to protect our servers from external attacks.

Your Rights

You have the right to:

- Ask us to confirm what information we hold about you at any time.
- Access the information we hold about you, free of charge.

- To have your data corrected or erased. We will erase information at your request, if we do not have a legal obligation to hold onto it or we are permitted to do so, for example, you still have an outstanding loan balance with ourselves.

We will respond to your request within one month of the date of receiving it. To make a request you can call us on 0345 643 1553 or send an email to compliance@moneyline-uk.com.

If you are unhappy about how your personal data has been used, please refer to our complaints policy on our website. You may also complain to the Information Commissioner's office (<https://ico.org.uk>), the regulators for processing of data.

Disclaimer

Our website may, from time to time, contain links to other websites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Complying with data protection and privacy laws is one of our greatest priorities and we do all we can to protect your personal data, transmission of information via the internet is not completely secure and we cannot guarantee the security of your data transmitted to our site, any transmission is at your own risk.

Cookies

When you visit our website we may collect information about your computer, including where available, your IP address, operating system and browser type. For more information, please refer to our Cookie Policy on our website.

Changes to Our Privacy Policy

We may make changes to this Policy any time. Any changes we may make will be posted on this page and the date they were last updated is contained at the bottom of this policy.

Contact Us

You can send any questions or comments about this Policy or the use of your personal information to:

The Compliance Department
Moneyline (IPS) Ltd
The Globe Centre
St James' Square
Accrington
BB5 0RE

Or email them to compliance@moneyline-uk.com

This Privacy Policy was last updated October 2021.