

**Who are we?**

We are Haydock Finance Limited and can be contacted on the below contact details:

Email: [info@haydockfinance.co.uk](mailto:info@haydockfinance.co.uk)

Telephone: 01254 685858

Address: Haydock Finance Ltd, Challenge House, Challenge Way, Greenbank Business Park, Blackburn, BB1 5QB.

**Why do we collect and use your personal information**

We collect and use your personal information in order for us to assess your application for credit and, if successful, to administer your credit agreement throughout the duration of the repayment term. The personal information we collect to take steps to enter into a credit agreement with you and/or to perform the credit agreement includes income, expenditure, asset and creditworthiness information.

We may use your personal information to send marketing communications to you about similar products and services that may be of interest to you. We will send our marketing communications to you by email. It is to be noted that you can object to your personal information being used by us to send you marketing information. Each marketing email will also include an unsubscribe link to enable you to opt-out of receiving future marketing communications.

**Where do we obtain your personal information**

We obtain your personal information from you directly and also by way of conducting searches on your credit file held by credit reference agencies

**What happens if I do not provide my personal information**

We need your personal information in order to assess your credit application and to subsequently administer any credit agreements we enter into. If we do not collect your personal information we will not be able to provide our services to you.

**Who will we share your personal information with**

We may share your personal information with credit reference agencies, for example, to inform them about the performance of your credit agreement with us. We will also typically obtain your personal information from credit reference agencies such as your credit report to inform our AML/KYC checks and our lending decision.

We may share your personal information with law enforcement agencies, fraud prevention agencies and regulatory bodies such as HMRC when required to do so by law.

We may engage the services of professional advisers such as compliance consultants, lawyers and accountants who may be given access to your personal information in order to provide their services to us. We will ensure that your personal information is protected by obtaining a written undertaking of confidentiality from the professional service providers.

**How long will we store your personal information**

We will store your personal information for up to six years from ceasing to be our client (i.e. six years from completion of your credit agreement). This is to enable us to refer to our records in the unlikely event that you want to lodge a complaint against us within six years.

If you do not exercise your right to object to marketing or unsubscribe to our marketing emails we will store your personal information for marketing purposes until you exercise your right to object or unsubscribe.

**Using your personal information for automated decision-making**

We may use a scoring or other automated decision-making system to assess your creditworthiness and verify your identity for financial crime prevention purposes.

Where we use an automated decision-making system to assess your creditworthiness this will be based on your credit score.

Where we use an automated decision-making system to verify your identity this will review matching information across various databases such as the electoral roll and credit reference agency data.

The envisaged consequences of using your personal information to make automated decisions are that it will determine or significantly influence our decision to enter into an agreement with you.

You have right to obtain human intervention, express your views and contest any automated decision-making relating to your creditworthiness and/or identity verification.

**What are your rights in relation to your personal information**

Right to access: You have the right to request copies of the personal information we hold about you at any time.

Right to rectification: You have the right to request that we correct any inaccurate personal information we hold about you.

Right to erasure: You have the right to request that we delete your personal information from our records.

Please note that we will not be able to delete your personal information whilst we are still providing our services to you. We will be able to delete your personal information once you cancel the service or once the service is completed.

Right to restrict processing: You have the right to request that we restrict how we use your personal information.

Right to object: You have the right to object to the collection and use of your personal information at any time.

Right to data portability: You have the right to obtain a copy of your personal information in a legible and compatible format such as Excel or Word.

**How can I exercise my rights in relation to my personal information**

You can exercise all of your rights by contacting us on any of the above contact details.

**How do I lodge a complaint about the use of my personal information**

You can lodge a complaint with us directly by contacting us on one of the above contact details.

You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO are the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.