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By accepting the Terms you are consenting to the collection, use and disclosure of data, including data regarding not only the user or applicant but also people with whom the user or applicant is financially associated, on the following terms.

If you are applying for finance on behalf of another person you warrant that you have obtained their clear and informed consent to the matters described below.

If you are applying for finance on your own behalf you give your consent to the matters described below.

You agree and warrant that any person on whose behalf you are applying for finance has agreed that Private and Commercial Finance may search your record and that of any person on whose behalf you are applying for finance, including any person with whom the applicant is financially associated, at credit reference agencies. They will add to the record of the person searched, details of the search and the application and this will be seen by other organisations that make searches.

Private and Commercial Finance may use credit scoring or other automated decision making systems when assessing the application.

It is important that the information given to us is accurate. You warrant the accuracy of all information provided as part of or in connection with a proposal submitted using this web-site. We will check your details and/or the details of any person on whose behalf you are submitting a proposal and those of any director, partner or guarantor, with fraud prevention agencies and, if you give us false or inaccurate information and we identify or suspect fraud, we will record this.

Your record and/or that of any person on whose behalf you are submitting a proposal will be shared with other organisations both in the United Kingdom and from other countries including law enforcement agencies and may be used by us and them, for example to:

- help make decisions about credit and credit-related services for you and/or the applicant and possibly directors, partners and guarantors and members of their households.
- trace debtors, recover debt, prevent money laundering, fraud and manage your or the applicant's accounts.
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.
- check details of job applicants and employees

We and the credit reference agencies and fraud prevention agencies may also use your record and those of any director, partner or guarantor for statistical analysis about credit and about insurance and fraud.

Fraud prevention agency records will also be shared with other organisations and may be used by us or them to help make decisions on motor household, credit, life and other insurance proposals and insurance claims, for you and/or the applicant and members of your or their household.

The details of the credit reference and fraud prevention agencies from whom we obtain and to whom we pass information can be obtained by contacting our customer services department at the address stated above or by e-mail to customerservices@pcfg.co.uk.

Private and Commercial Finance may hold and process, by computer or otherwise, any information about you or any person on whose behalf you are submitting an application obtained as a consequence of your use of this Web site and/or any resulting or ancillary agreement or your or their conduct of any agreement between you or them and Private and Commercial Finance ('Personal Data') for the purposes of

- a) crime prevention, tracing debtors and recovering monies owed
- b) statistical analysis
- c) considering applications for finance by you or them or any member of your or their household and implementing or performing any such ancillary or resulting agreement mentioned above
- d) Private and Commercial Finance's funding or securitisation arrangements
- e) customer satisfaction surveys or offers of both current and future products or services whether by Private and Commercial Finance or any third party
- f) insurance claims or placing of insurance
- g) operating the Web site and maintaining records in relation to the Web site; analysing the use of the Web site and visiting patterns; matching user information with third party data in order to produce aggregated statistics and/or personalising the Web site and we shall be entitled to disclose Personal Data to the following persons or organisations:-

- a) to credit reference or fraud prevention agencies
- b) to any person who may assume Private and Commercial Finance's rights or intends to do so, to legal advisers and tracing or collection agents or sub contractors or governmental or local authorities

- c) to business partners or associated companies of Private and Commercial Finance or to other parties selected by Private and Commercial Finance to enable them to offer you other services or products. If you do not wish to receive offers of other products or services, you can so specify by writing to Private and Commercial Finance's Customer Services Department at the address specified above or by e-mail to customerservices@pcfg.co.uk
- d) to law enforcement agencies or anyone else to whom we are legally obliged to disclose the relevant Personal Data
- e) to anyone acting on your or their behalf or reasonably believed to be so acting
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- g) to any insurer of your or their obligations or of any goods or services provided
- h) to the persons detailed below
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- j) to any other person Private and Commercial Finance may reasonably decide from time to time

We shall also be entitled to use and publish site analysis statistics and aggregated user data as we deem appropriate provided that you or they as an individual cannot be identified from such statistics and aggregated data.

Where we have referred to future contact with you or them, for example, to offer further products or services to you or them, you or they may be contacted by e-mail, personal visit, telephone, letter, fax or other reasonable means of communication.

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