

Bluestone Credit Management

Privacy Policy

Bluestone takes privacy very seriously. It is very important to us to maintain the confidentiality of any personal details or other information you may provide us with. This Policy sets out what sort of information we collect and hold about you, how that information is collected, how we use your information and how information may be corrected and/or updated.

Use of your personal information

Bluestone Credit Management of Westfield House, 60 Charter Row, Sheffield S1 3FZ will be a data controller or in some instances a data processor of your personal information.

Should you have any questions regarding the use of your personal information, we can be contacted by calling 0114 242 6628 or by writing to Privacy, Westfield House, 60 Charter Row, Sheffield S1 3FZ.

Processing your personal data

We will process your personal data in order to perform our contract with you, protect our legitimate interests whilst doing so, and to comply with our legal obligations. We may use that data to:

- verify your identity, make credit decisions, ensure any offer to you is appropriate to your circumstances, and administer your account;
- trace you, and enforce, or allow forbearance in relation to, the Agreement;
- comply with our obligations to regulators;
- for analysis and statistical purposes to assist us in running our business;
- assist credit reference agencies (“**CRAs**”)
- to consider and deal with any complaints you may have or any other problems which may arise in relation to your Agreement;
- or for any other purpose for which you provide us with your personal information.

We may process the following categories of personal data relating to you, when carrying out the above functions:

- name, address, contact details, email address, telephone numbers;

- date of birth, and if relevant, residency, citizenship, nationality, and any information about your health and any vulnerability;
- financial details, including your income and expenditure, savings, borrowings and debts
- employment record;
- marital status and details of your dependents;
- nature of occupier status (eg whether you are a tenant or owner occupier) and address history;

We may also process such data in relation to any guarantor of, or joint borrower for, the loan.

Administration

In the administration of your account, we may make enquiries of:

- CRAs
- Bluestone Group records;
- archives of publicly held information such as the Electoral Register and registers of court judgments;
- your current and previous lenders, employers, landlords, accountant and, bankers;
- the Land Registry and HM Revenue and Customs; and
- any intermediary or solicitor instructed by you in relation to the Agreement.

We may check the validity of any identification document you provide to prove your identity with the issuing authority of that document.

In the administration of your Agreement, we may disclose some of your personal data, to the extent that is proportionate, to:

- CRAs. We may periodically submit information to these agencies throughout the term of your Agreement. If you do not repay money owed to us on time and in full, we may inform CRAs who will record the outstanding debt, and this may impact on your ability to obtain credit.
- any intermediary assisting you with your Agreement,
- other Bluestone group companies,
- our regulators,
- any company providing insurance or other products in connection with the Agreement,
- third parties which provide services to us in connection with the Agreement;
- your guarantors,
- our guarantors, investors, or funders, and any entity proposing to do so;
- actual or proposed assignees of our rights against you;
- any receiver, and any party who it may be necessary to inform in connection with any contemplated litigation against you;
- professionals employed in relation to the Agreement documents, or as advisors to persons referred to above.

Additional information

If you have expressly agreed to us contacting you, or sharing your Information with third parties, for the purpose of conducting confidential market research or sending you details of products or services that we think may be of interest to you, we may also pass your information to such third party suppliers for these purposes. You will have the right at any time to stop us from contacting you, or giving your details to others, for these purposes. You can write us at Westfield House, 60 Charter Row, Sheffield S1 3FZ if you wish it to stop.

As part of the processing of your personal information, decisions may be made by automated means. We may automatically decide that you pose a fraud or money laundering risk if our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers; or is inconsistent with your previous submissions; or you appear to have deliberately hidden your true identity.

If you would like a copy of your personal information that we have about you call or write to us and we will provide you with a copy of any such information or give the contact details of the above mentioned agencies. A copy of the Experian Credit Reference Agency Information Notice (CRAIN) can be found here:

<http://www.experian.co.uk/crain/index.html>

We may retain and hold the Information, and all details and documents about you, for up to 7 years after the date on which either your Agreement is repaid.

You have the right to request from us:

- (a) access to your personal information, and that the data be transferred to a third party.
- (b) that your personal information is erased or corrected;
- (c) that processing of data concerning you is restricted

If you are unhappy about how your personal information has been used, and wish to make a complaint, please contact us by phone at the customer service number or in writing to our contact address. You also have a right to complain to the Information Commissioner's Office (<https://ico.org.uk/concerns>), which regulates the processing of personal data.

PLEASE TELEPHONE US ON 0114 242 6628 IF YOU WANT TO HAVE DETAILS OF THE CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES FROM WHOM WE OBTAIN AND TO WHOM WE PASS INFORMATION ABOUT YOU. YOU HAVE A LEGAL RIGHT TO THESE DETAILS.

YOU HAVE A RIGHT TO RECEIVE A COPY OF THE INFORMATION WE HOLD ABOUT YOU IF YOU APPLY TO US IN WRITING.

Contact us

If you have a query about this privacy policy you can contact us in the following ways:

Bluestone Credit Management
Westfield House
60 Charter Row
Sheffield, S1 3FZ

email - enquiries@bluestonecm.co.uk