

MARTIN PEARS ENGINEERING LIMITED

CONSUMER CREDIT POLICY

This Consumer Credit Policy describes how your data will be used by us. If you are providing us with another person's data you should ask them to also read this Policy. By giving us information about another person you are confirming that they have given you consent to provide the information to us. We ourselves are not a lender, we pass on enquiries to financial service providers and cannot offer financial advice. We are not responsible or liable for any financial service, loan or mortgage product obtained through a third party.

Martin Pears Engineering Limited is a "data controller". This means that we are responsible for deciding how we hold and use personal information about you. We will comply with data protection law.

We are an independent company, offering an introducer service to lenders.

What we will do when you apply:

You agree that we, credit brokers and lenders that we endorse shall be entitled to use and process the information you may provide to us and any other information about you which may be acquired during the lifetime of any loan for the following purposes:

- to identify You when You contact us or them;
- to help administer, and contact You about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- to help to prevent and detect fraud or loss; and
- to pass your details on to product providers for the purposes of determining if they will provide you with a finance facility.

From time to time, service providers and organisations with whom we endorse, or credit reference agencies with which we work, may be located outside the UK. When this is necessary, information is only shared within the European Economic Area, and therefore will not be shared with any countries that do not have the same standards of protection for personal data as the UK. In any event, we will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal data when passing details to other organisations for processing.

Third party providers and data privacy

If you decide to enter into a contract with a third party provider that we endorse, the information you have provided to us (together with any further information requested by and supplied by you or us to the third party provider) will be held by the provider for the purposes set out in their own privacy notice. Therefore, you are strongly advised to read that provider's privacy notice and satisfy yourself as to the purposes for which the provider will use your personal information before entering into a contract with them.

Some of our product and service providers, will carry out checks with credit reference and fraud prevention agencies in order to verify your identity, assess your application for a quotation or credit and offer you the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as your credit history).

A record of the search will appear on your credit report. Some product providers may also carry out checks against data they already hold on you (or which is held by the company whose brand they administer the product for, or members of their group of companies) such as data from existing products, account data or loyalty scheme data. They may use this data to help them assess and rate your application for a quote and determine your premiums. They may also pass this data to their insurance underwriters for these purposes where applicable.

PLEASE REMEMBER that while we do not carry out credit searches, the lenders that we endorse may do so at any stage of the quote or purchase process.

Marketing

We would like to contact you in the ways described in our Privacy Notice or in any other way about similar products and services to those you have purchased.

Tick if you would like to receive information about our products, services and any special offers

by post

by email

by telephone

by text message

You can contact us at any time to opt-out of receiving such marketing from us by writing to us at the address at the bottom of this policy or emailing us via our Enquiry Form.

If you have agreed to be contacted by other third parties for marketing purposes but no longer wish to receive marketing from them, please follow the instructions in their marketing communications, or consult their privacy policies for further information about unsubscribing.

Your rights in connection with personal information

Under certain circumstances, by law you have the right to:

- **Request access** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.

- **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- **Request the transfer** of your personal information to another party.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact us using our contact details below.

We will keep your personal information protected and retain it only for as long as the law requires or permits.

Contact details

If you have any questions about this Policy or our treatment of your personal information, you can write to us by post at Martin Pears Engineering Limited, Three Corners, Halwell, Totnes, Devon, TQ9 7JE or telephone us on 01548 521429 or email us via our 'Enquiry Form'.

We are registered with the ICO under the Data Protection Act (registration number ZA320196).