



If you proceed with a finance application with us, this document explains how we will use the personal information you provide in connection with the application.

The information that you provide to us will be disclosed to one or more finance companies ("Lender(s)") for the purpose of considering the finance application.

The Lender may use a process called credit scoring to assess the proposal. If so, any declined proposal based on this automated technique may be reviewed manually upon request.

The Lender will use the information given to carry out searches with Credit Reference Agencies. A record of this search will be kept and may be used by other Lenders in assessing applications from you and members of your household for credit in the future. The Lender will make checks with Fraud Prevention Agencies to prevent fraud.

When an application is received from a business, information may be sought from Credit Reference Agencies and Fraud Prevention Agencies on the company directors, partners or principle as individuals.

You must be entitled to disclose information about any co-applicant or guarantor and anyone else referred to by you in connection with this proposal, and to authorise the Lender to search and record information at Credit Reference Agencies about each of you. An "association" will be created at the Credit Reference Agencies, which will link the financial records of each party referred to.

The Lender may disclose to us for the sole purpose of assessing this proposal any relevant information that they may currently hold with regard to you, a co-applicant or guarantor.

The information provided by you may be used for marketing (by post, telephone, e-mail or fax) subject to the conditions of the Data Protection Act. If you do not wish these details to be used for marketing, please inform us.

You have a legal right to the following information:

- details of the Credit Reference Agencies and Fraud Prevention Agencies from which information about you is obtained and to which information about you is given;
- a copy of the information that XLCR Vehicle Management Ltd holds about you;
- a copy of the information that any Lender holds about you.

Please contact us if you wish to access this information. A fee may be payable.



Authorised & regulated by the Financial Services Authority for General Insurance Business

