

General Data Protection Regulation (GDPR)

What is GDPR?

The General Data Protection Regulation (GDPR) is new regulation set by the European Parliament which aims to strengthen and unify data protection for all individuals within the European Union. For more information please visit the Information Commissioners Office website below:

<https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/>

Who we are:

Premium Credit ('we / us') is a finance company which provides affordable finance options for several products and services such as car insurance, football tickets, school fees and much more.

Why is GDPR relevant to us, Premium Credit, and to you as a customer?

GDPR is relevant to us because it sets out how we can collect, process and store your personal information. It also provides certain rights to you in respect of the personal information which we collect, process and store.

What personal information do we collect?

We collect any personal and financial information necessary to carry out due diligence checks and provide financial agreements. Personal information means any information relating to an identified or identifiable natural person, such as name, address, date of birth, telephone number, email address, bank account number and sort code, proof of address and proof of identity. This includes data which either by itself or with other data held by us or available to us, can be used to identify you.

How do we capture your personal information?

We obtain personal and financial information directly from you, or indirectly from our credit intermediaries, your service providers, credit reference agencies, fraud prevention agencies or similar companies who carry out identity, verification or other checks.

Why do we need this information and what do we do with it?

We will use your data to carry out regulatory and due diligence checks before, and during the setup of a financial agreement option, including credit reference agency checks which may leave a 'footprint' on your credit file. This means that the credit reference agency will add details of our search to your CRA record, which will be seen by other organisations making searches (for example other lenders or providers of credit). For more information about how we process your personal data, please refer to part D your credit agreement.

Do we share your personal information with other organisations or third parties?

We may share your personal information with various third parties including (but not limited to) the following:

- Credit reference agencies
- Collection and recoveries agencies
- The Police and fraud prevention agencies or other regulatory authorities or government agencies
- Debt collection agents
- Agents and advisers who we use to help run your accounts and services
- Any intermediary

- Any service provider
- HM Revenue & Customs, regulators and other authorities
- If you have a debit, credit or charge card with us, we will share transaction details with companies which help us to provide this service (such as Visa and Mastercard)
- Our professional advisors and our auditors

For how long will we keep your personal information?

We will keep your personal information for as long as we need it to fulfil the purposes for which it was collected. We will keep personal information after that in order to comply with legal and regulatory requirements. If you would like further information about our data retention practices, please contact us.

Can you ask us to delete the personal information we hold about you?

Yes, you may request us to delete your personal information by submitting a request to DataProtectionOfficer@pcl.co.uk.

Please note your request to delete your personal information will be refused where it is lawful and permitted to do so under data protection law, such as where the personal information has to be retained to comply with legal obligations or to exercise or defend legal claims.

Is your personal information safe?

We will ensure we have appropriate physical and technological security measures to protect your information regardless of where it's held. If we outsource any processes, we will ensure the supplier has appropriate security measures in place and they will be required to comply with GDPR.

How can you contact us?

If you have any questions or queries about the personal information we collect, process and store about you, you can contact us in writing or by telephone 0344 736 9836. Alternatively please visit the 'my support' pages of our websites at <http://www.support.mypremiumcredit.com/> where you can choose from a number of options including 'Changing my details' or 'Contact us'.

Where can you find more information?

For more information about how we process your personal data, please refer to part D your credit agreement.