
FAIR FOR YOU PRIVACY POLICY

CONTENTS

1	ABOUT THIS POLICY	3
2	WHO WE ARE AND WHO IS RESPONSIBLE FOR YOUR PERSONAL DATA AND GENERAL INFORMATION	3
3	WHAT INFORMATION DO WE COLLECT ABOUT YOU?.....	4
4	HOW WILL WE USE YOUR INFORMATION?	4
5	COOKIES	5
6	HOW WE SAFEGUARD YOUR INFORMATION AND HOW LONG WE KEEP IT FOR	5
7	MARKETING	5
8	WHERE DO WE TRANSFER YOUR INFORMATION?.....	6
9	WITH WHOM DO WE SHARE YOUR INFORMATION?	6
10	HOW DO WE KEEP YOUR INFORMATION SECURE?	6
11	YOUR RIGHTS.....	7

1 ABOUT THIS POLICY

- 1.1 This policy provides an overview of how Fair For You Limited (“**we**”) will process any personal information we collect about you and how we will comply with data protection legislation and protect the rights of the individuals we deal with.
- 1.2 It sets out below:
 - 1.2.1 Who we are and who is responsible for your personal data and general information;
 - 1.2.2 What personal information we collect about you;
 - 1.2.3 How we use your personal information;
 - 1.2.4 What credit reference and fraud prevention agencies do with your information;
 - 1.2.5 How your data will not be used by credit reference agencies;
 - 1.2.6 Information you give us on your own initiative;
 - 1.2.7 How we safeguard your information and how long we keep it for;
 - 1.2.8 With whom we share personal information, and why;
 - 1.2.9 Applicants’ rights under data protection legislation;
 - 1.2.10 How to make a complaint; and
 - 1.2.11 How to find out more.

2 WHO WE ARE AND WHO IS RESPONSIBLE FOR YOUR PERSONAL DATA AND GENERAL INFORMATION

- 2.1 Fair For You is the Trading Name of Fair For You Ltd, Delta View, 2309 Coventry Road, Birmingham, B26 3PG. Registered in England and Wales Number 8991099. Fair For You Limited is a registered Charity Number 1161809, and Scotland Number SCO46556.
- 2.2 Fair For You Limited is responsible for your personal data and will ensure that it is handled in accordance with the Data Protection Act 1998 (“DPA”).
- 2.3 Please refer to our Cookie Policy www.fairforyou.org.uk/terms-conditions/ if you would like detailed information on the types of cookies we use on, the purposes for which we use each cookie, how you can disable and enable the use of certain cookies and the consequences of doing so.
- 2.4 Please note that by visiting and using our site, www.fairforyou.org.uk (“**Site**”) you are agreeing to the use of your personal information in the way that is described in this Privacy Policy.
- 2.5 Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by email. We may make changes to this Privacy Policy at any time by sending you an email with the modified terms or by posting a copy of them on the Site. Any changes will take effect 7 days after the date of our email or the date on which we post the modified terms on the Site, whichever is the earlier. Your continued use of the Site after that period expires means that you agree to be bound by the modified policy.

- 2.6 If you have any queries or concerns regarding this Privacy Policy or how we handle your personal information, please contact us at:

Email Address: enquiries@fairforyou.org.uk

Postal Address: Delta View, 2309 Coventry Road, Birmingham B26 3PN

3 WHAT INFORMATION DO WE COLLECT ABOUT YOU?

- 3.1 We may collect and process the following data about you (**'your information'**):

3.1.1 information that you submit online via our Site or over the telephone including (but not limited to) when you apply for a loan or register an interest with us;

3.1.2 any correspondence you send to us which might include, for example, business plans and financial statements, references, proofs of ID and CVs;

3.1.3 copies of any agreements you enter into with us;

3.1.1 details of transactions you carry out or orders you place through the Site (or over the telephone); and

3.1.2 details of your visits to our site and the resources that you access (which may include, amongst other things; traffic data and communication data).

- 3.2 We may also collect your information from third parties, including our finance partners, credit reference agencies and fraud prevention agencies to make a decision about whether we can offer you a loan and the products and services we/our partners can offer you.

- 3.3 We are aware that your information may be confidential and we will protect the confidentiality of your information in accordance with our normal procedures and legal requirements.

4 HOW WILL WE USE YOUR INFORMATION?

- 4.1 We use your information in the following ways:

4.1.1 to ensure that the Site's content is presented as effectively as possible for you;

4.1.2 for our internal purposes, such as quality control, site performance, system administration and to evaluate use of the Site, so that we can provide you with enhanced services;

- 4.2 We will not sell your details to any third parties. However, we may share your information with people who are authorised to act on our behalf, for example in address validation. We will also share your details with third parties where obligated to do so by law.

- 4.3 We may use your information in case studies that we produce which will then be used for advertising and marketing purposes. We will obtain your consent to do this.

- 4.4 We may further use your information to:

4.4.1 notify you about changes to our services;

4.4.2 provide you with information, products or services that you request from us, or which we feel may interest you (provided of course that you agree);

4.4.3 create reports to assist with future marketing;

- 4.4.4 complaint handling purposes;
 - 4.4.5 carry out our obligations arising from any contracts and loans with you or under the law and for billing and delivery purposes;
 - 4.4.6 enable you to participate in the features of the Site, when you choose to do so; and
 - 4.4.7 help us improve our products and services.
- 4.5 We may monitor your use of the Site and record your email address and/or IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical information about our users' browsing actions and patterns and does not identify any individual.
- 4.6 We collect non-personal aggregated statistics data about Visitors to the Site and sales and traffic patterns. Just to be clear, this information does not identify users in any personal capacity and we do not use this information to build profiles on individual users: it just contains generalised information about the users of the Site.

5 COOKIES

- 5.1 We may use 'cookies' to collect the information referred to and track your use of the Site. Cookies are small data files which gather information about your use of the Site and help us to provide you with a good experience when you browse the Site. For more information about 'cookies', why we use them and how to refuse cookies, please see our Cookie Policy www.fairforyou.org.uk/terms-conditions/.

6 HOW WE SAFEGUARD YOUR INFORMATION AND HOW LONG WE KEEP IT FOR

- 6.1 We will keep that information secure, and use it only for specific legitimate purposes. We will keep information about you that is necessary for us, on behalf of Fair For You Limited, to provide you with a service or product you have requested.
- 6.2 We will keep personal information secure by taking appropriate technical and security measures to protect it against the unauthorised or unlawful processing and against accidental loss, destruction or damage.

7 MARKETING

- 7.1 We may use your information to provide you with marketing information that you request or that we feel may interest you by post, email and/or telephone (including SMS) as follows:

9.1.1 Regular updates on your loan with information that may be relevant to you.

- 7.2 If you are an existing customer, or have not made a purchase but have taken steps to do so by using the Site or contacting us, we may contact you by email/SMS/telephone/post with information about products and services which are similar to those we previously provided to you, unless, at the time we collect your contact information, you have indicated that you do not want to receive marketing information; or
- 7.3 If you are a new customer, we may contact you by email/telephone (including SMS)/post only if you consent.
- 7.4 We may also pass your information to other organisations who may contact you to provide marketing information about their products and services by post and/or telephone and, if you agree, by email and/or SMS.

- 7.5 If you do not want us to use your information for marketing purposes, please indicate your preference via the relevant boxes on any of the forms you submit when providing your contact information. You may also ask us at any time not to use your information for marketing purposes by contacting us via the following methods:

Email: enquiries@fairforyou.org.uk

Phone: 0333 433 0738

Post: Fair for You Ltd, Delta View, 2309 Coventry Road, Birmingham, B26 3PG

8 WHERE DO WE TRANSFER YOUR INFORMATION?

- 8.1 We will not routinely transfer your information to, or store it, outside of European Economic Area ('EEA'). If we do wish to transfer your personal data outside the EEA to countries which do not have as developed data protection laws, we will ensure that it is adequately protected in accordance with Principle 8 of the DPA.
- 8.2 Please do not send us your information if you do not want it to be transferred to or stored outside the EEA. By providing your information to us you agree and consent to us transferring to, and storing your information at, a destination outside the EEA.

9 WITH WHOM DO WE SHARE YOUR INFORMATION?

- 9.1 We may share your information with other organisations:
- 9.1.1 if we sell or buy any business or assets (as we may share your data with the prospective seller or buyer);
 - 9.1.2 if we or substantially all of our company assets are acquired by another party, in which case your information will be one of the transferred assets;
 - 9.1.3 with service providers, business partners, suppliers, sub-contractors for the performance of any contract we enter with them or you; and
 - 9.1.4 if we have to share your information to comply with legal or regulatory requirements, or if we have to enforce or apply our loan agreements, Terms or any other agreements or to protect our rights, property or our customers. This may involve exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
- 9.2 We may share the non-personal aggregated statistics data about Visitors to the Site with third parties.
- 9.3 We may also share your information with selected third parties for the purposes of credit reference, order fulfilment, delivery, data analysis, customer support and other services.

10 HOW DO WE KEEP YOUR INFORMATION SECURE?

- 10.1 All your information is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. Any actions you perform on the site which are related to your account will be encrypted. If you have a username, password or other login details which enable you to access certain parts of the Site, you must not allow any other person to use them and must treat them as confidential. If you believe or suspect that someone else knows your

login details you must contact us at enquiries@fairforyou.org.uk as soon as possible. Please also see our Terms.

- 10.2 Unfortunately, the transmission of information via the Internet is not completely secure. Although we will apply our normal procedures and comply with legal requirements to protect your information, we cannot guarantee the security of your information transmitted to the Site and any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.
- 10.3 The Site may from time to time contain links to and from other websites. If you follow a link to any of those sites, please note that those sites ought to have their own privacy policies and that we do not accept any responsibility or liability for those sites or for their privacy policies. Please check those privacy policies before you submit your information to those sites. Please also see our Terms for further provisions relating to other websites.

11 YOUR RIGHTS

- 11.1 You can access and rectify certain parts of your personal information by logging into your account.
- 11.2 Under the Data Protection Act 1998 you have the right to see the personal information that we hold about you (with the exception of the assessment of your application) on payment of a statutory fee which is currently £10. Before we agree to this, you must provide us with sufficient evidence of your identity and sufficient details of the information you wish to see to enable us to locate it.
- 11.3 You have the right to correct any errors in information we hold about you, and to change or correct any details you have already given us. Please inform us about changes to your details so that we can keep our records accurate and up to date.
- 11.4 You have the right to ask us not to process your information (or pass your information to other companies or organisations) for marketing purposes and be removed from our mailing lists, and those of our partner organisations. Instructions on how to stop further mailings will usually be contained in any direct marketing material we send out. Otherwise please contact us via email enquiries@fairforyou.org.uk or post.
- 11.5 We will respond within 40 days upon receipt of the request.
- 11.6 If you have a complaint about how we have used your information, you have the right to complain to the Information Commissioner's Office.