

NEWS RELEASE

28th April 2003

COMMISSIONER ASKS WHEN NEW PROCEDURES FOR PROCESSING THIRD PARTY DATA IN CONSUMER LENDING WILL BE IN PLACE

The Information Commissioner, Richard Thomas, announced today that he is looking to establish a date for full implementation across the credit industry of its new procedures for processing third party data in the consumer lending process. These new procedures, proposed by the credit industry two years ago, were developed in response to concerns expressed by the previous Commissioners, over a number of years, about the industry's use of 'third party data'. In the context of its use by the consumer credit industry 'third party data' is personal information about another individual, typically a husband, wife or partner.

Richard Thomas said, 'The new third party processing procedures require significant changes to existing systems. I know such changes take time, but time has marched on. We are now two years into the change-over period. The time has come for the industry to set a realistic but firm date by which the new procedures will be in place and fully operational. I believe that this should be before the end of 2004 at the latest. I will be contacting those who were represented on the working party* which drew up the proposals and asking them to propose a firm date.'

--- Ends ---

NOTES TO EDITORS

1. *The working party included:
 - i. British Bankers Association
 - ii. Consumer Credit Trade Association
 - iii. Council of Mortgage Lenders
 - iv. Finance & Leasing Association
 - v. Mail Order Traders Association
2. For more details and background to this news release, please visit the Commissioner's web site at <http://www.dataprotection.gov.uk/dpr/dpdoc1.nsf> under the September and November News releases for the year 2000, entitled 'third party credit data'
3. The role of the Information Commissioner is to be the independent champion of public openness and personal privacy with various specific responsibilities set out in the Data Protection Act 1998, the Freedom of Information Act 2000 and other legislation.
4. For further media information contact Angela Nonis, Pritie Billimoria, Tanya Croft or Nick Stace on 01625 545 877