

Business Due Diligence Privacy Notice

This notice explains what personal information we collect and how we use it as part of your business relationship with us.

For the purposes of this notice:

- “you” and “your” means individuals we deal with directly as part of providing our business services, as well as other Business Individuals
- “Business Individuals” means individuals who own and operate their business as a sole trader, partners, directors, company secretaries, shareholders, members, owners or trustees, or other individuals who control or make decisions as part of a business, including sales people or product owners.

You confirm that before you apply for a product or service at Experian, you have provided a copy of this notice to any other Business Individual who we may need to process personal data about in order to provide our services.

We encourage you to read this notice thoroughly.

This notice should be read in conjunction with our [Business Privacy Notice](#).

We have a separate notice if you're a consumer – you see that [here](#).

Who is Experian and how can you contact us?

When we refer to ‘Experian’ in this Privacy Notice, we mean Experian Limited. Experian is the controller of your personal data.

Experian is part of a group of companies whose parent company is listed on the London Stock Exchange (EXPN) as Experian plc. The Experian group of companies has its corporate HQ in Dublin, Ireland, and its operational HQs in Nottingham, UK and Costa Mesa, California. You can find out more about the Experian group on our website at www.experianplc.com

If there's anything you're unsure about in this Privacy Notice, feel free to contact our Data Protection Officer at UK.DPOBusinessEnquiries@Experian.com

What information we collect

When you ask us to provide services to your business, we will ask you to provide some or all of the following - full name, residential address, land line telephone number, mobile phone number and email address, as well as similar information as it relates to your business, such as the name of your business, contact telephone numbers, place of work, or email address.

We'll use this to obtain further information from databases or services we have access to in order to validate information about other Business Individuals involved in your business.

How we use your information

To confirm your identity and authenticate the information you provide

As part of providing our services to you and your business, we will need to confirm your identity and authenticate the information you provide for security purposes.

In most cases, we will verify your identity by checking against details other databases to which we have access for these purposes.

A record of this check will be kept and may be used by other organisations for verification and fraud prevention purposes.

We will only retain this information for as long as there is a continuing need to use it. This could include dealing with disputes/complaints/legal issues.

For fraud investigation, detection and prevention

We will use your information for fraud investigation, detection and prevention measures and in order to provide suitable security for your account and your information that we hold (such as to enable us to prevent others logging in to your account without your permission from unknown devices).

For reporting and analytical purposes

We will use your information for reporting and analytical purposes (e.g. geographic distribution of customers) to enable us to improve our products and services and provide appropriate levels of support to our customers.

To maintain our records and other administrative purposes

We will use your information to ensure that we maintain comprehensive and up to date records of the ways we process your personal information and other operational activities and therefore we will use the information you provide for record-keeping, updates and general administrative purposes.

For complaint and dispute resolution

Whilst we will try to make sure that you are happy with the service we provide and do not feel the need to complain, if you do complain to us, we will use the information we have about you to help us manage your complaint and to bring it to a close.

To comply with the law

Like any other business, we are required to comply with many laws and regulations. We will, where necessary, use your information to the extent required to enable us to comply with these requirements.

Further uses of your personal information not described in this Privacy Notice
If we use your personal information for any purposes that are not set out in this

Privacy Notice, we promise to let you know exactly what we will use it for before we go ahead and use it.

What are the legal grounds for handling personal information?

Contract

In most cases, the information described above will be provided to us by you because you want to take services from us or engage with us and our use of your information will be governed by contract terms. Giving this information to us is therefore your choice. If you choose not to give all or some of it to us, this may affect our ability to provide the services you want, to you.

Legitimate Interests

In the United Kingdom, we can also use personal information where the benefits of doing it are not outweighed by the interests or fundamental rights or freedoms of data subjects. The law calls this the “Legitimate Interests” condition for processing. For example we may use data:

- To confirm your identity and authenticate the information you provide
- Helping to prevent and detect crime such as fraud and money laundering. Fraud and money laundering cost the British economy many billions of pounds every year. That cost is ultimately passed on to the public in the form of higher prices. By helping to avoid fraud such as identity theft, we help to stop this from happening.
- Complying with/supporting compliance with legal and regulatory requirements.
- Reporting and analytical purposes
- To maintain our records and other administrative purpose
- Complaint and dispute resolution
- To improve data accuracy and completeness

Who we share your personal information with

Group companies

As a member of the Experian group of companies, we can benefit from the large IT infrastructure and expertise that exists within our business. This means that the personal data you provide to us may be accessed by members of our group of companies for support and administrative purposes.

Suppliers

We use a number of service providers to support our business and these service providers may have access to our systems in order to provide services to us and/or to you on our behalf.

Resellers, distributors and agents

We sometimes use organisations to help provide our products services to clients and customers. Personal information may be provided to them in connection with this purpose.

Fraud prevention agencies

We will check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies.

We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

Public bodies, law enforcement and regulators

The police and other law enforcement agencies, as well as public bodies such as local and central authorities can sometimes request personal information. This may be for the purposes of preventing or detecting crime, apprehending or prosecuting offenders, assessing or collecting tax, investigating complaints or assessing how well a particular industry sector is working.

Where in the world do we send information?

Experian is based in the UK, which is where our main databases are.

While countries in the European Economic Area all ensure rigorous data protection laws, there are parts of the world that may not be quite so rigorous and don't provide the same quality of legal protection when it comes to your personal information.

To make sure we keep your personal information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal information to countries approved by the European Commission as having high quality data protection laws, such as Switzerland, Canada and the Isle of Man
2. Putting in place a contract that has been approved by the European Commission with the recipient of your personal information that provides a suitable level of protection, or
3. Sending your personal information to an organisation which is a member of a programme certified by the European Commission as having in place equivalent protections to those in the EEA and UK.

Still want to know more about the safeguards we use to protect your personal information overseas? Feel free to contact our Data Protection Officer at UK.DPOBusinessEnquiries@Experian.com

Your rights to how we use your personal information

You can also ask for access to the personal information we hold about you and request that we correct any mistakes, restrict or stop processing or delete it. We will assess your request and subject to legal or overriding requirements to keep it we will act on your request, but please note that this does not mean that we will delete negative information about you if it is confirmed to be correct. Credit checking relies on having both positive and negative information in order for lenders to correctly assess your ability to repay any credit you receive. If that is the case, we will explain why. To request a copy of the personal information we hold about you, please follow this [link](#)

In certain circumstances (e.g. where you provide your information to us (a) with consent to process it or (b) where the processing is necessary for the performance of our contract with you) you can require that we provide the information we hold about you either to you or a third party in a commonly used format. This only applies if we are processing it using automated means. If you would like more information about this, let us know by contacting our Data Protection Officer on UK.DPOBusinessEnquiries@Experian.com

Problems with how we handle your information or rights

We will try to ensure that we deliver the best levels of customer service but if you think we are falling short of that commitment, please let us know by contacting our Data Protection Officer on UK.DPOBusinessEnquiries@Experian.com. You may also see our full [complaints handling procedure](#) and how to make a complaint.

You also have the right to contact the Information Commissioner's Office (ICO), the supervisory authority that regulates the handling of personal information in the UK. You can contact them by:

- Going to their website at <https://ico.org.uk/>
- Phone on 0303 123 1113
- Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

How we keep your personal information secure

We have put in place various safeguards to ensure that individuals' whose personal information we handle are not unduly harmed by the activities we use their personal data for. These include making information available to individuals so that they understand how their personal data will be used by Experian, explaining their rights to obtain the information we hold and to have their information corrected or restricted and providing information about how individuals can complaint if they are dissatisfied.

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Experian have a comprehensive Global Security Notice based on internationally recognised standards of security (known as ISO27001 standard) and holds ISO27001 certification in the key areas of Global Security Admin team who are responsible for administering logical access to systems and in the Data Centre.

Experian has a dedicated Cyber Security Investigations team who safeguard Experian's key assets such as its systems and storage facilities. This team, identify and effectively manage any security developments that may threaten Experian's people, process, or technology through intervention and the thorough investigation of security incidents. Experian holds Cyber Essentials Certification and performs risk assessments against our critical and external facing applications annually.

Experian is annually audited by an External QSA (Qualified Security Assessor) from Trustwave and have successfully maintained compliance since 2010.

How long we keep your personal information for

We'll keep your personal information for the periods set out in the section '[What information we collect](#)' above, and where we were not able to give a specific period, we will keep it only as long as we need it to provide the Experian products and services you've signed up to. We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights. These reasons can vary from one piece of information to the next and depend on the products or services you're signed up to, so the amount of time we keep your personal information for may vary.

Changes to this Privacy Notice

We can update this Privacy Notice at any time and ideally you should check it regularly for updates. We won't alert you to every little change, but if there are any really important changes to the Notice or how we use your information we'll let you know and where appropriate ask for your consent.