



This policy

We take your privacy seriously. This Privacy Policy explains what personal and business information we collect from you and how we use it. We encourage you to read this policy thoroughly.

Any references to the '**service**' in this Policy means a service to allow a business to share financial data.

Who is Experian and how can you contact us?

When we refer to '**Experian**' in this Privacy Policy, we mean Experian Limited.

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 Costa Mesa, California and Nottingham, UK. You can find out more about the Experian group on our website at www.experianplc.com

Experian is responsible for processing the personal and business information you provide to us when using the service. Experian will maintain its registration with the Information Commissioners Office in the UK.

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

What information we collect

We will need to ask you for certain personal and business information to give you the best possible experience when you use this service. How we use the information we collect is explained in the '**How we use your personal and your business information**' section of this Policy.

Contact Information

To provide this service to you, we will collect some or all of the following:



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- Business Name
 - Business Registration Number
 - Director full name
 - Business Address
 - Director residential address

We'll keep it for no longer than 6 years from the data of this application for the purposes we explain in the 'How we use your information' section of this Policy.

Bank Account Information

Where you give your consent, we will collect some information from your selected bank account providers so we can identify the income and expenditure of your business.

So we can collect this information we will redirect you directly to your bank account provider, where you will log in to your bank accounts and give your authorisation to your bank to provide the bank account information to us;

We will collect some or all of the following:

- Business account name, number and sort code
- Business account balance
- The type of business account you have
- Any other names linked to your business account
- Details of incoming and outgoing transactions for the previous 36 months.

The business bank account information will only be collected once and will not be collected again without your permission. Your business bank account information will be kept by us for no longer than 6 years from the date of collection.

The business bank account information you provide will be used to provide this service to your business and to whom you consent the information to be shared with.

How we use your personal and business information

We use your personal and business information to make our products and services as effective as possible. We will only use your bank account or business financials information to provide the service or items noted below.



To provide this service and to enable you to use it

We will use your information to provide the service. This includes obtaining your business bank account information from the account providers you have selected, consolidating your transactions into common groups or categories and providing you and parties you have given consent with this categorised view of the transactions from your business bank account information.

We will use your business financial data from the accountancy software providers you have selected to generate summarised financial data to you and to whom you consent the information to be shared with.

To confirm your identity

To provide the service to you we will need to use some of your personal and business information to verify you and your businesses identity to help prevent and detect fraud and money laundering. To do this we will check the information you have provided against our databases which may include any publicly available information such as companies house or the electoral roll. You'll be able to see a record of this check for up to 12 months if you request a copy of your credit report from us.

For crime and fraud investigation, detection and prevention

We will use some of your information to help prevent, detect and investigate fraud. Where we use your business bank account information and business financial data, we will only use it for crime and fraud prevention relating to our bank account information services.

We may share your information with fraud prevention agencies to help prevent and detect fraud. 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



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- Checking details of job applicants and employees.

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

To improve our products and services

We will use some of your information to enable us to improve our products and services. Where we use your business bank account or business financial information, we will only use it to improve our bank account information and business financial services.

To track activity on our APPS

We will use some of your information to track your activity on our APPS and on our websites to help us better understand your interests and how you interact with us. We will also use this information to better engage with you and to ensure that you get the best service we can provide and improve the products in the future.

For customer service, complaint handling 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 or ask us a question about the service we have provided to you, we will use your information (including where required your business bank account and business financial information) to help us answer your question and handle your complaint.

Further uses of your personal and business information not described in this Privacy Policy

If we use your personal information for any purposes that are not set out in this Privacy Policy, we will only do this with your consent.

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

We can use personal data where the benefits of doing it are not outweighed by your interests, fundamental rights or freedoms. The law calls this the “Legitimate Interests” condition for processing. Examples are listed below:

- To enable us to provide the service to you and for you to use it we rely on legitimate interests
- To enable us to answer any questions you may have about the service or to handle your complaint, we rely on legitimate interests.
- To confirm your identity and to verify any of the information you have provided we rely on legitimate interests
- For the investigation, detection and prevention of crime including fraud we rely on legitimate interests
- To comply with the law, we rely on the legal basis

Who we share your personal information with

We share your personal information only with those persons who need to handle it so we can provide the service to you. We also share it with companies within the Experian group who manage some parts of the services for us.

1. Our suppliers and client partners using this service

We may share your information with suppliers who provide services to us, with client partners (such as to whom you consent the information to be shared with), resellers, distributors and agents involved in delivering the services to you.



2. Fraud Prevention Agencies

Where we identify fraud, we may share some of your information with Fraud Prevention Agencies. This is to keep our systems secure, or where it's necessary to protect either yours or our best interests.

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.

3. Police and law enforcement agencies

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. We also operate elsewhere in and outside the European Economic Area, so we may access your personal information from and transfer it to these locations as well. Don't worry though, any personal information we access from or transfer to these locations is protected by European data protection standards.

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 information safe, we apply strict safeguards when transferring it overseas. For example:

1. Sending your personal and business 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 high quality protection, or
3. Sending your personal and business information to a member organisation approved by the European Commission as providing a suitable level of high quality protection. For example, the EU-US Data Privacy Framework, including the UK Extension that exists in the US.

Your rights to how we use your personal information

You can ask for access to the personal and business 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.

To request a copy of the personal information and business we hold about you, please follow [this link](#).

In certain circumstances (e.g. where the processing of it 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 at UK.DPOBusinessEnquiries@Experian.com. You may also see our full [complaints handling procedure](#) and how to make a complaint.

If we cannot resolve things under that procedure, then you may have the right to refer your complaint, free of charge, to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Telephone: 0300 123 9 123, or from outside the UK +44



20 7964 1000 E: complaint.info@financial-ombudsman.org.uk W:
www.financialombudsman.org.uk Financial Ombudsman Service Exchange Tower London
E14 9SR

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:

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

You may also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from their purchase.

How we keep your personal and business information secure

Online privacy and security is the most important aspect of any customer service and we take it extremely seriously. We use a variety of the latest technologies and procedures to protect your personal and business information from unauthorised access, destruction, use or disclosure.

Experian have a comprehensive Global Security Policy based on internationally recognised security standards (ISO27001:2013) and holds individual ISO27001 certificates for both the Global Security Administration team and the UK Data Centres.

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 PCI DSS 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 we will only keep it for as long as we need it to provide the service.

We may also keep it to comply with our legal obligations, resolve any disputes and enforce our rights.

Changes to this Privacy Policy

We can update this Privacy Policy 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 Policy or how we use your information we'll let you know and where appropriate ask for your consent.

Contact Us

Call us on 0333 0000 236 or email our Data Protection Officer at UK.DPOBusinessEnquiries@Experian.com