



Paramount Sales & Financial LTD  
The Apex  
2 Sheriffs Orchard  
Coventry  
CV1 3PP

### Use Of Your Information

In considering any application for facilities, now or in the future, we may, from time to time, search your record at one or more credit reference agencies and/or fraud protection agencies. They will add to your record details of our search, and your application (whether or not this proceeds), and this may be seen by other organisations that make searches.

If an application is involving joint parties, all parties consent to us recording details with the credit reference agencies. This may create an 'association' that will link your financial records and this 'association' may be taken into account when a further search is made by ourselves or other parties, unless you or your financial partner file a successful 'disassociation' with the credit reference agency. Should there be an existing 'association' this will be taken into account when considering your application(s).

Your record will be shared with other organisations and used by us/them (together with any other information we/they may obtain) to:

- > Help make decisions about credit and credit related services for you and for you and members who are linked financially to you.
- > Verify customer identification/address
- > Trace debtors, recover debt, and prevent or detect money laundering and fraud
- > Manage your account(s), and for compliance, regulatory reporting, statistical or market research purposes.

It is important that you give us accurate information. We will check your declaration for accuracy and may decline the application if it is inaccurate. If you give false or inaccurate information or we suspect fraud this will be recorded with the relevant agencies.

Details of how your facility/ies are conducted may also be disclosed. Should you not make repayments in full or on time or fail to keep to the terms of your agreement(s) we may advise the relevant credit reference agencies.

We may disclose the information to any person without our Company and to other finance companies, to offer services to you from time to time (unless and until requested otherwise). We may also disclose information to any guarantor, our insurer, the insurers of the goods/equipment, our funders, creditor or financial investor, the supplier of the goods, any other finance company we approach on your behalf, any other business associated with ourselves and/or third parties with whom we have a relationship.

Contact from us may be via meeting, mail, e-mail, telephone (landline or mobile) or fax.

Please contact us should you wish to have those details of the Credit Reference Agencies from whom we obtain and to who we may pass information about you. You have a legal right to these details. You also have a right to receive a copy of the information we hold about you if you apply to us. A fee will be payable.

### **How To Find Out More**

You can contact the CRA's currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

**CallCredit**, Customer Care, Consumer Services Team, Callcredit Check Ltd, PO Box 491, Leeds, LS1 1WZ or call 0870 0601414  
**Equifax PLC**, Equifax Credit File Advice Centre, PO Box 10036, Leicester, LE3 4FS or call 0844 335 0550  
**Experian**, The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ or Call 0344 481 0800

1. When you apply to us to open an account, this organisation will check the following records about you and your business partners
  - a. Our Own;
  - b. Personal and business records at credit reference agencies (CRAs). When CRA's receive a search from us they will place a search footprint on your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information;
  - c. Those at fraud prevention agencies (FPA's);
  - d. If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRA's and FPA's to manage your account with us.
2. Information on applications will be sent to CRA's and will be recorded by them. Including information on your business and its proprietors and CRA's may create a record of the name and address of your business and it's proprietors if there is not one there already. Where you borrow from us, we will give you details of your accounts and how you manage it/them to CRA's
3. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's and FPA's to perform similar checks and trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
4. If you give false or inaccurate information or we suspect identify fraud we will record this and may also pass this information to FPA's and other organisations involved in crime and fraud prevention.
5. If you have borrowed from us and do not make payments that you owe us, we will trace your location and recover debts.
6. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
7. Your data may also be used for other purposes for which you give specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1988.

**I have read and understand the above. I can confirm the information I have supplied and I will supply in the future will be true and complete**