



Moneybrain Privacy Policy

Moneybrain is a trading style of Moneybrain Ltd. The word 'we' refers to Moneybrain, unless otherwise indicated.

We take the privacy of your information extremely seriously and we give you our commitment to keep your personal data safe and secure.

We will use the data for the purpose of which it was provided and will not use it for any longer than necessary.

We will not without your express consent provide your personal information to any third parties for the purposes of direct marketing.

Last updated 09-11-2018

1. Information collected when you visit bips.moneybrain.com

When completing an enquiry or application form with Moneybrain, you will be asked to submit personal information about you and your personal circumstances in order to receive any services from us.

We may also need personal and financial information in order to supply products and services or to help us identify you when you contact us. When we collect this information Moneybrain will only do so over a secure connection.

If you communicate with us by email please be aware that the nature of communication over the web is such that emails may or may not be secure and may pass through several different countries on route to us. Please be advised that We cannot accept responsibility for unauthorised access to your information that is outside our control.

We may also obtain information from publicly available sources such as the electoral roll, or other via trusted and accredited third parties that will have authority on which to pass on your information.

We will always act in accordance with the General Data Protection Regulations (GDPR).

We collect, store and use the following personal information in a secure environment:

- Your IP address, browser, referral source, length of visit and number of bips.bips.moneybrain.com page views.
- A basic product enquiry form which could include your mobile number, home address and other personal information.
- Any emails you send to us or questions you ask the Moneybrain representatives.
- Any additional information that is gathered as part of the application and assessment process to confirm your eligibility for any product or service offered by Moneybrain.

Moneybrain is authorised and regulated by the Financial Conduct Authority as a credit broker. We are not a lender.

All information and material is for information only and should not be construed as advice designed to meet the needs and the circumstances of a particular customer, please seek professional guidance as appropriate.

Moneybrain Ltd is authorised and regulated by the Financial Conduct Authority. FCA firm reference number 733680. Registered office: 28C London Rd Alderley Edge Cheshire SK9 7DZ. Company number: 6322797. Contact Number: 01625 750030



We may monitor, record and store communications via telephone, email or written correspondence. We will use this information for verification purposes to ensure your needs are met as well as for training and compliance purposes to improve our customer service.

2. Your rights as an individual (EEA residents).

From the 25th May 2018 you will have revised rights under the new EU General Data Protection Regulation (GDPR). These are:

- The right to be informed;
- The right of access;
- The right to rectification.
- The right to erase;
- The right to restrict processing;
- The right to data portability;
- The right to object;
- Rights in relation to automated decision making and profiling.

Further information on the above is available from the ['Information Commissioner's Office' website](#).

3. Cookies use on bips.moneybrain.com

We use cookies on the bips.moneybrain.com website.

We will send cookies to you (which may be stored by your browser on your computer's hard drive) for the following purposes:

- For identification, cookies allow us to identify you while you are logged in.
 - Record third party websites product purchases and or applications; and specifically, we use cookies on bips.bips.moneybrain.com for use with Google and their related conversion tools and tracking analytics.
- The visitor information generated creates reports on the use of bips.moneybrain.com website. Google stores this information, although many of the cookies they use are deleted when you close your browser.

4. Moneybrain and your personal information

Applications or enquiry forms submitted via bips.moneybrain.com will only be used for the purposes specified in this Privacy Policy and the 'use of personal data' statement you acknowledge on the form prior to submission.

Information you enter into a specific product search or enquiry form may be shared with third parties such as credit reference and fraud prevention agencies. Where required all the companies we work with are FCA regulated. There may be circumstances where we are required by law to provide your information.

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Prior to submission of your personal information, we will ensure that you have access to this privacy policy. We will gather your express permission to use the data you entrust us with before you provide it to us.

As an Information Controller we may use the data you provide in a number of ways. These may include:

- To further support the development of products and services within the Moneybrain group; to assess lending and credit risks; to carry out regulatory checks; for fraud and creditworthiness checks; specific marketing and updates on your account.
- Where we feel information is deliberately misleading or fraudulent we reserve the right to pass details to fraud prevention agencies;
- We may use your information to assess and prevent fraud and money laundering.

We will keep your personal information secure and whilst in our possession will maintain its confidentiality. We will only share your information where you have given your express permission.

5. Moneybrain use of sensitive data

By submitting data to Moneybrain, you give Moneybrain consent to use your sensitive personal data e.g. personal financial information when enquiring about acquisition of 'BiPS' solely for the purpose of that particular enquiry or application.

6. Personal information security

We treat the security of your personal information seriously. We take reasonable technical and organisational precautions to prevent the loss of your data.

We store information you provide in our secure database. All pages on the bips.moneybrain.com website relating to your personal information are protected using SSL technology.

Viewing of your data will be restricted to those persons who require access for the purposes the information was provided to us in the first instance. Any further use of the data will be in accordance with your express wishes provided at the time of submission or where you advise in the future.

Your data will be securely retained for the duration of your relationship with Moneybrain. During this period the data will be used within the guidelines of this policy. Following the end of your relationship with us, the data will be retained for a further 6 years or up to the point you successfully exercise your right to erasure of your data.

We are unable to guarantee the security of data sent over the internet or via email.

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7. Children's personal information

We do not actively or knowingly request personal information from any person under the age of 18.

If personal information received is suspected of being provided by any person younger than 18 years of age, we will contact that user directly and require they prove their eligibility for the product or we will request the user closes their account. We will not permit a user's continued use of our facility if they are proved to be under the age of 18.

In the event that it is proven that we hold information of a person under the age of 18, we will delete the information as soon as possible.

Please contact us if you are aware of any individual under the age of 18 who is using our services so that we may investigate the matter.

8. Credit Reference Agency Information Notice (CRAIN)

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ('CRAs'). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us.

To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your identity and where applicable your creditworthiness;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

For further information please use the links below:

- Call Credit: www.callcredit.com/crain
- Equifax: www.equifax.com/crain
- Experian: www.experian.com/crain

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9. Amendments to the bips.moneybrain.com privacy policy

We reserve the right to update this Privacy Policy at any time by posting a new version on this website. We recommend reviewing the privacy policy on a regular basis. **10. Accessing the data we hold on you.**

You can request confirmation of the information we hold on our secure servers about you at any time. This information is generally free of charge however we retain the right to make a realistic administration charge to comply with complicated, manifestly unfounded or excessive requests. We may also make a charge for repeat requests. Any charge will be notified in writing including the reason we are making the charge.

We will action all requests for information without delay and within 1 calendar month of the initial request being made.

10. Contact details

We are registered with the Information Commissioner's Office: Number Z3292835

Data Protection Officer, Moneybrain, 28B London Rd, Alderley Edge, SK9 7DZ

11. When we inform you about other products and services

Moneybrain offer access to all financial related products including Mortgage advisory services and insurance providers and brokers.

At Moneybrain we also offer access to financial products such as loans, IVA's and credit cards.

Moneybrain may also share your information with our trusted business partners.

By providing Moneybrain with your contact details, you will be indicating to us and our business partners, your consent to us and them, contacting you by mail, telephone, fax, email, and SMS/MMS to let you know about any goods, services or promotions of Moneybrain trusted business partners, which could possibly be of interest to you.

You may indicate an objection to receiving such messages by ticking the box provided via the enquiry or application form or contacting us at support@moneybrain.com.

12. Moneybrain links to other websites

Moneybrain contains links to other sites. Moneybrain are not responsible for the privacy and security of these sites.

This privacy policy applies only to Moneybrain and Moneybrain websites.

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13. Making a complaint

In the first instance please contact us directly on support@moneybrain.com or in writing to:

Data Protection Officer, Moneybrain, 28B London Rd, Alderley Edge, Cheshire SK9 7DZ

You can make your complaint relating to our processing of your personal information to the data protection authority in the EU member state where you live, work or where the alleged breach of data protection law has taken place.

In the UK, the relevant data protection authority is the Information Commissioner's Office (ICO).

If you are unhappy with our response to any queries you make pertaining to your personal data and its use you can voice your concerns to the Information Commissioner's Office on 0303 123 1113

Or in writing to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

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