

## **G & J GEDDIS Ltd**

### **PRIVACY NOTICE**

This explains how and why we acquire and use your personal information in accordance with regulation (eu) 2016/679 , the General Data Protection Regulation (GDPR).

We may collect information about you:

- . as part of your loan application and for the purposes of managing your loan agreement
- . from you, from public records, and from third parties with your consent.
- . this includes your name, address, date of birth, contact details, employment information, credit record and your agreement history.
- . we collect email addresses and name and address of people who provide their details in our “contact us”

section of our website.

We use your information to:

- . communicate with you by telephone, email, SMS, or post using the contact details you have provided.
- . manage your account
- . prevent fraud and money laundering.

We may use your data for the above purposes to fulfil our legitimate interest of managing our legal agreement with you and where permitted by the GDPR . If you do not provide us with your personal information, we will not be able to lend to you.

We may share your information with:

- . law enforcement agencies or regulatory bodies where we are required to do so by law

We store your information:

- . within the European Economic Area (EEA).
- . if we transfer data outside the EEA we will ensure that before we do so, there is adequate protection in place to ensure the security of your data.

We keep your information:

- . for as long as it is needed to manage your account and for a maximum of six years unless a longer period is required by law.

You have the right to:

- . access the information we hold about you
- . ask us to make changes to your information to make sure it is accurate and up to date
- . ask us to stop or limit our use of or, to delete your information (we are not obliged to do this in relation to information we need as part of our contractual relationship)
- . receive your information in a format that suits you
- . transfer your information to a third party.

#### **Contact**

If you have a question, want to exercise your rights or make a complaint, please contact us.

If we cannot resolve your complaint, you may contact the Financial Ombudsman Service at:  
Financial Ombudsman Service . Exchange Tower. London. E14 9SR. TEL: 08000 234 567

You also have the right to complain about the use of your personal data to the Information commissioner's Office at Whycliffe house, Water lane, Wilmslow, Cheshire, SK9 5AF. [www.ico.org.uk](http://www.ico.org.uk)

