

Privacy Policy

ALG Finance Limited (“ALG Finance”, “we”, “us”, or “our”) is strongly committed to protecting personal data. This privacy policy describes why and how we collect and use personal data and provides information about individuals’ rights. It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy policy or as otherwise stated at the point of collection.

ALG Finance Limited oversees all of the data management to ensure compliance with this policy and the data protection rules.

The personal information we collect and hold

We collect the following information from you or your representative:

- your name
- details of your business/employment
- your address
- your date of birth
- your financial information
- your email address
- your telephone number(s)
- your Credit Reference Agency personal search

How we use and disclose personal information

We and third parties may use your personal data for the following purposes:

- providing you with a personalised service, which may be part of your application to consider finance options or part of any finance arrangements
- to create your account and to identify you – you agree to this as part of your agreement to use our services or application for this
- to seek funding for our provision of credit to you or to obtain credit for you we may provide your information to third parties who will consider funding the application – this is part of your application for credit and without this we cannot provide access to credit
- to consider an application for credit and providing information to Credit Reference Agencies or Fraud Prevention Agencies. The use of this information may leave a credit footprint from the required checks – this is part of your application for credit
- providing and administering the contracts we provide for you – this is part of the provision of the contract to you
- providing you with information about promotions, products and services we offer – if you have consented to receive such information and not opted out – see below
- sharing your data with third party organisations who offer products or services which we feel may be of interest to you (if you agree to receive such information) – this is only done with your consent – see below

We will use your data in considering applications for and providing any credit. We may share this information with third parties where necessary to provide the service. This information is all used so we can carry out our obligations or rights under these contracts with you.

We use your personal information when providing services to:

- consider an application
- administer your product
- deal with any queries or meet any requirements of our regulators – this is a legal obligation on us
- assess your credit worthiness and whether you can afford to take the product
- verify the accuracy of the data you have provided to us
- prevent criminal activity, fraud and money laundering

- manage your account
- trace and recover debts
- ensure any offers provided to you are appropriate to your circumstances

Where we process your data, it is subject to our strict internal policy requirements as well as the Data Protection regulations.

Credit Reference Agencies

In order to process an application we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). We may also make periodic credit and identity checks 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 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 this outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should discuss this with them, and share this information with them, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at www.experian.co.uk, www.equifax.co.uk or www.callcredit.co.uk.

How long will we hold your personal information?

We will hold the personal information we use to meet the requirements of our agreements with you for the period of those agreements and any further period afterwards that we need for regulatory or other legal reasons (such as to defend any claims). This will usually mean that we will hold information for seven years after an agreement ends. We will remove any personal information we do not need when we no longer need it.

Where we have personal information which you have consented for us to use we will hold it for the period the consent remains in force and any other period we need for regulatory or other legal reasons. You may remove your consent at any time.

We will delete any information about you we no longer need. Please see below in relation to your rights to have data erased, rectified or for you to access it and for you to object to any processing or to transfer it.

Your Rights

You have a number of rights in relation to your personal information. These are:

- the right to confirm if we are using data about you and to access details about what we are using and how

- the right to request we correct any inaccurate data or to have data which is incomplete for the purpose we hold it completed
- the right to be forgotten, which is the right to ask us to delete information about you and if it is appropriate to do so we will do so
- the right to restrict what we do with data in specific circumstances, including where the accuracy of the data is contested, processing is unlawful but you do not want us to erase the data or if we only need the data to meet legal requirements
- the right to receive the data we hold about you in a format you can use to transfer the data electronically elsewhere
- the right to lodge a complaint with the Information Commissioners Office – see below

You are also able to withdraw any consent you have provided for us to use your data at any time. This is 'opting out' and you can opt out by unsubscribing from any email marketing you may receive from us, or by contacting us at enquiries@algfinance.co.uk

General

Your privacy and data protection is very important to us and we comply with all aspects of the Data Protection legislation and ensure that any third parties we engage do so. You can find out more about your rights to data from the Information Commissioner's Office at the following address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

You can also contact the Information Commissioner's Office using their online form:
<https://ico.org.uk/global/contact-us/email/>

Some data processing may occur in other parts of the European Union ("EU") or outside of the EU. Wherever data is processed your rights under the Data Protection Regulations will be met and we will ensure that any agreement to process your data ensures this and give you rights in the unlikely event of any security breach.

We recognise that transparency is an ongoing responsibility so we will keep this privacy policy under regular review.

Contact Us

If you have any enquiry relating to your personal information, you can e-mail us at enquiries@algfinance.co.uk (please note that because of the insecure nature of emails we cannot accept any responsibility for data lost or intercepted in transit).

Or write to us at:
ALG Finance Limited
Sovereign House
Stockport Road
Cheadle
Cheshire
SK8 2EA

Telephone: 0161 491 4051