

A condensed guide to the use of your personal information by Suffolk Credit Union Ltd and at Credit Reference and Fraud Prevention Agencies

- 1) When you apply to us to open an account, Suffolk Credit Union Ltd. (SCU Ltd.) will check the following records about you and others (see 2 below)
 - a) SCU Ltd.;
 - b) Those at credit reference agencies (CRAs). When CRAs receive a search from SCU Ltd. they will place a search footprint on your credit file that may be seen by other lenders. They supply to SCU Ltd. both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).

SCU Ltd. will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. SCU Ltd. may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, SCU Ltd. will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from SCU Ltd., we will give details of your accounts and how you manage it/them to CRAs. 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 and FPAs to perform similar checks and to 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 SCU Ltd. false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from SCU Ltd. and do not make payments that you owe us, we will trace your whereabouts 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 your permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.



How to find out more: This is a condensed version and if you would like to read the full details of how your data may be used please phone 01473 265000 or email: credit.union@suffolk.gov.uk

You can contact the CRAs 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, PO Box 734, Leeds LS1 9GX or call 0870 0601414 or log onto <https://www.callcreditcheck.com>
- **Noddle | Free For Life Credit Report And Credit Score** - Your credit report and credit score, free for life with no catches or hidden charges. Get your credit check today and know your credit rating with **Noddle**. <https://www.noddle.co.uk/>
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.



Please contact: **Suffolk Credit Union Ltd.** Endeavour House,
8 Russell Road, Ipswich SUFFOLK IP1 2BX.
Email: credit.union@suffolk.gov.uk Telephone: 01473 265000.