

FAIR PROCESSING NOTICE

For details on how your personal data could be used, please refer to our Fair Processing Notice below which can also be found at <https://www.propelfinance.co.uk/fair-processing-notice/>

This Fair Processing Notice is published on behalf of the Propel Group. As such, any references to "Propel", "we", "us" or "our" in this Fair Processing Notice are references to the relevant company in the Propel Group (as named in your agreement) which is responsible for the processing of your data.

The Propel Group is made up of different legal entities, including:

1. Propel Finance No. 1 Limited, a company incorporated and registered in Wales with company number 10003271 and registered offices at Unit 5 Langstone Business Village, Langstone Park, Newport, NP18 2LH;
2. Propel Finance Plc, a company incorporated and registered in Wales with company number 04015132 and registered offices at Unit 5 Langstone Business Village, Langstone Park, Newport, NP18 2LH; together, the "Propel Group".

The Propel Group (referred to as 'we', 'us', 'our' in this Notice) act as a Data Controller. This means that we are responsible for, and control the processing of, your personal information in accordance with data privacy laws. We are committed to the highest standards of data privacy and will only use your information for clearly described purposes and in accordance with your data protection rights.

Our Data Protection Team can be contacted at Unit 5, Langstone Business Village, Langstone, Newport, NP18 2LH, by telephone on 01633 415222 or by email dataprotection@propelfinance.co.uk

How we collect, use and share your data

We will use personal data for our legitimate interest (some of which is obtained from you as part of your application) and some of which is obtained from publicly accessible sources, such as credit reference agencies ("CRAs") in connection with any pre-application or quotation, application or any Agreement you enter with us.

We may supply your personal information to credit reference agencies and they may give us information about you. This may 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 and fraud prevention information.

We will use your personal data in order to assess your application for finance and, if your application is successful, to provide the requested financial services to you and for the ongoing administration.

The three main CRAs in the UK (Callcredit, Equifax and Experian) have produced a Credit Reference Agency Information Notice which explains how these agencies use and share personal data which they receive about you. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at: <https://experian.co.uk/crain/index.html>

We may conduct a credit search using your details at any time during the life of your Agreement with us and we may also use that data in contemplation of legal action or enforcement. We will rely on performance of a contract as the lawful basis for processing your personal data in these ways.

Commercial Credit Searches we make with credit reference agencies will leave a 'search marker' on your file. This will appear in the "number of searches" area of your Commercial Credit Report without identifying us as a lender and will not provide any detail as to the nature of the search unless you proceed with a Finance Agreement with Propel. A search marker is different from a footprint on a consumer search in that it does not impact your score with the credit reference agency in the same way as a consumer footprint. We would not undertake any consumer or personal searches without your consent to do so.

We will also provide CRAs with information relating to your performance under our account or facility. These searches (and performance details of any Finance Agreements) may be accessed by other financial companies in connection with any applications for credit that you may make to them and may affect your ability to obtain credit with them.

We may also be required to process the personal data of any person linked to your application for finance, including any joint applicants, any person with whom your finances are linked, any person with at least a 25% share in your business, any guarantor or any director or partner in order to assess your application for finance. You are responsible for sharing this Fair Processing Notice with them so they are aware how their personal data may be processed. We will rely on legitimate interest as the lawful basis for processing your personal data (and the personal data of any linked person) in these ways.

We may also share information with third parties such as our funders to whom we may assign our agreements. Details of these third parties and how they may process your data can be found on our website www.propelfinance.co.uk/policies/third-party-data-privacy. If your application is successful and you enter into an Agreement with us, we use your data to provide finance to you, for the ongoing administration of your Agreement and to help understand customer needs and business trends to improve our products and services. We rely on legitimate interest to process your personal data (and that of any linked person) in these ways.

We may use your personal data to advise you about our other services and products which may be of interest to you (where you have consented to receive such marketing materials). We will rely on consent as the lawful ground for processing your personal data for marketing purposes and will obtain consent from you before sending any marketing communications. You may withdraw your consent for marketing activities at any time by emailing us at marketingteam@propelfinance.co.uk.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and all of your data protection rights, can be found in our Data Privacy Policy available at www.propelfinance.co.uk/privacy-policy

Your Rights

Your personal data is protected by legal rights, which include your rights to object to our processing of your personal data; request that your personal data is erased or corrected; request access to your personal data.

For more information or to exercise your data protection rights, please contact us by email dataprotection@propelfinance.co.uk or by telephone 01633 415222.

The rights include:

Right to access

You have a right of access under the data privacy laws to information we hold about you on our records.

Right to rectification

If you become aware that we are holding information about you which is in any way incorrect, please let us know immediately so that we may amend it as quickly as possible.

Right to erasure

You have the right to require us to delete your data, subject to certain legal requirements.

Right to restriction of processing

You have the right to require us to restrict the way in which we process your personal data. You may wish to restrict processing if, for example: you contest the accuracy of the data and wish to have it corrected; you object to processing but we are required to retain the data for reasons of public interest; or if you would prefer restriction to erasure.

Right to data portability

You have the right to obtain from us easily and securely the personal data we hold on you for any purpose you see fit.

Right to object to processing

You have the right to require us to stop processing your personal data should you wish the data to be retained but no longer processed.

Right to withdraw consent

You have the right at any time to withdraw consent allowing us to process your personal data.

If you would prefer to receive a copy of our Data Privacy Policy by email or post, please contact us using the details shown above.

Our Data Privacy Policy contains detailed information about:

- who to contact about how your information is used and who your information may be sent to;
- why and for what purposes we are using your information;
- whether your information will be profiled or automatically processed;
- whether any information must be provided as part of a statutory or contractual requirement and what happens if that information is not provided;
- how long your information will be kept for;
- what your rights are in relation to your information;
- how to request that your information be handled differently; and
- how to complain.

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t: @PropelFinance
www.propelfinance.co.uk