

## **PRIVACY POLICY – Last updated 1 September 2016**

### **Who are we?**

Experian Limited is part of a group of companies, whose parent company is Experian plc which is listed on the London Stock Exchange (EXPN). For more information, visit the Experian group's website on [www.experiangroup.com](http://www.experiangroup.com). The Experian group of companies has its corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. References to 'Experian' in this privacy policy are to Experian Limited.

The word "EXPERIAN", and the square and dots graphical device in respect of Experian and "CreditExpert" are trademarks of Experian Limited and/or its associated companies and may be registered in the EU, USA and other countries. The square and dots graphical device is a registered Community design in the EU. All rights reserved.

Experian is responsible for the processing of any personal information you provide to this site and is registered in the United Kingdom under the UK Data Protection Act 1998.

### **What is our commitment to you?**

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of highest importance to us. We believe that responsible stewardship of the information entrusted to us is crucial in developing and maintaining the public trust essential for our continued success. We are sensitive to your privacy concerns, and are committed to letting you know what information is being collected on our web sites, how the information is being used and what choices you have regarding the collection and use of the information.

All information supplied by you to this on-line website and in application(s) will be used and protected by us in accordance with current data protection law and this Privacy Policy. This Privacy Policy does not apply to any other products and services offered through other channels.

Please take a moment to review our privacy policy and feel free to contact us with any questions at [privacy@creditempert.co.uk](mailto:privacy@creditempert.co.uk).

### **What types of information do we collect about you and how do we use or share this information?**

The primary reason we collect personal and credit information about you is to provide products and services that you have requested and to enrol you into our membership services. The type of information we collect, and the primary purpose for which it is collected includes:

- Required product registration information such as name, address(es), and date of birth, are utilised to establish your membership or one-time transaction record and to verify your identity. We require this verification in order to provide you with your personal credit information. For security reasons and to protect the confidentiality of your information, we will verify your identity by checking details you supply against details about you held on other databases to which we have access for these purposes. A record of this check will be kept and, with your consent, may be used by other organisations for verification and fraud prevention purposes. We may also refer to publicly available information including social media to verify your identity;

- Credit information we receive from credit reporting agencies is utilised to provide you with the products and services we offer;
- Billing information, such as credit card (or other payment card) number, is required to process the payment for the products and services you order from us;
- Other information we collect, such as place of birth and mother's maiden name, is used to verify your identity in the event you forget your CreditExpert monitoring service identification or password required for our CreditExpert monitoring service.
- Your Credit Report Alerts: As a CreditExpert member we will alert you to significant changes to your credit report via e-mail. When you initially register with CreditExpert you can choose to receive credit report alerts by text message (SMS) if you prefer. As a member, you can update these preferences at any time in the 'Update my details' section of your member centre.
- Your Experian Credit Score: As a CreditExpert member you may request your Experian Credit Score based upon the information held on your Experian credit report. With your consent, this score may be used to help match you to lenders offering goods and services based upon your credit history and the profile that these lenders are looking for.
- Any additional credit information you provide to us including (but not limited to) aliases, previous names and addresses and financial relationships with third parties will be added and recorded on your credit report and may be used by us to provide credit reports about you to authorised third parties.
- Your Web Monitoring service: Where your CreditExpert membership is eligible for the Web Monitoring service, and your preferences include this services element, your name, current address, telephone number, date of birth and email address will be monitored via the Web Monitoring Service. You can choose to monitor additional details, for example, your passport number or credit cards. The additional details that you provide for monitoring will only be used for this purpose. You can update the details that you wish to be monitored, or opt out of the Web Monitoring service at any time, by visiting the Web Monitoring Hub in your membership area.
- Your Web Monitoring Alerts: Where your CreditExpert membership is eligible for the Web Monitoring service, and your preferences include this services element, as part of your Web Monitoring Service we will alert you when we find that the details being monitored are visible on the web. We will contact you via email or text (SMS) depending on your preference. You can update these preferences at any time in the 'Update my details' section of your member centre.
- As part of our on-going fraud prevention and detection we may collect information about your device when you make a CreditExpert application or when you log into the service. This information may include, how your device is connected to the internet, such as the Internet Protocol (IP) address being used; device specific information, such as the screen resolution; browser data stored in your machine, such as a cookie or information about the software being used, such as your internet browser and other similar data.

- If you use our companion App we may collect information about your device, such as the Internet Protocol (IP) address being used; location data, such as the region or city of the IP address you used when accessing the App; device specific information, such as the screen resolution and device model. This information will only be used for analytics purposes.

If we are unable to verify your identity from the information you provide to us on this web site we will advise you by e-mail to the e-mail address you specify and you may then wish to make a written application including further proof of identification.

### **Web monitoring service**

Where your CreditExpert membership is eligible, and your preferences include this service element, your membership to CreditExpert will also include the Web Monitoring Service. This is the element that is referred to in the Terms and Conditions as Web Surveillance. The Web Monitoring Service does not utilise your Credit Report credit data. Where you have this service element as part of your membership, your name, current address, telephone number, date of birth and email address will be monitored via the Web Monitoring service.

You will also receive the 'Mail redirects search' as part of this service element. This search will alert you if any mail redirects have been set up on your residential address(es) (i.e. where your post is forwarded on to another address). The service will check all of your residential addresses that you have asked us to check. The address details are retained at Experian whilst these checks are undertaken and are not shared with Royal Mail.

As part of the Web Monitoring Service you may choose to monitor additional information, if this is the case any additional information you provide will also be treated in line with this Policy.

When you are a subscribing Web Monitoring Service member, information about you collected and presented by the Web Monitoring service will be displayed to you within the Web Monitoring hub in the membership area and will be available to you for the duration of your membership.

If you wish to opt out of the Web Monitoring service at any time, or you want to change the profile details that you have requested to be monitored at any time, you will need to log into your CreditExpert account and update your preferences. To do this you will need to go to the "update my details" section of the information centre.

The Web Monitoring Service uses third parties to assist with the provision of this service; however, the third party providers do not have access to your information.

### **Web Monitoring Service – additional monitoring**

Where your CreditExpert membership is eligible and your preferences include this service element, as part of the Web Monitoring Service you can choose to monitor for other changes or uses of your data. You can add additional information too by visiting the Web Monitoring hub in the membership area and selecting "add details", you can make changes to the information at any time during your membership. We will not use the details that you provide for web monitoring for any purpose not notified to you.

The additional elements on offer to Web Monitoring Service subscribers are outlined below:

**Credit card number search:** This is a daily search which tracks and identifies unauthorised distribution of your credit card number. If you would like to use this part of the service, you will be asked to provide your credit card number. The Web Monitoring Service will process this information securely to identify potential matches. Please note that the Web Monitoring Service never stores your full credit card number in numerical format. Instead, we convert the digits of your credit card number into a value that cannot be converted back into your original number. If a definite match results against this information, we will send you an alert and advise on measures you can take to protect your personal information. We will not retain the results of any search. Please note that we will retain the credit card number that you provide for this purpose for the duration of your membership in order to provide this service to you, or until you ask us to stop monitoring it. This information will be securely stored and robust technical and organisational measures applied to ensure your information is properly protected. We will not process your credit card details for any purpose not notified to you. We are committed to the careful handling of information that you entrust to us and will not share sensitive financial details with third parties or with personnel not authorised to handle this information.

**Passport/National Insurance/ and other searches:** The Web Monitoring Service tracks and identifies unauthorised use of these details. In order to provide this search facility, you will need to provide us with your passport and/or national insurance number or other details, depending on the type of search you require. We will search our sources using the information you provide. (Please note that this information will be retained by us for the duration of your membership in order to provide this service to you, or until you ask us to stop monitoring it.) We have taken a number of measures to ensure that your provision of information, and the subsequent processing and storage of your information by us, is appropriately secure. We will not share these details with external third parties or with personnel not authorised to handle this information.

In addition to the primary purposes listed above we may also use the information we collect about you as set out in the section entitled "DO WE SHARE INFORMATION WITH THIRD PARTIES" below or for other authorised secondary purposes such as:

- Creating a profile about you so that we can better inform you and others about particular goods, services or events that may be of interest to you/them and to display that information according to your/their preferences.
- Dealing with your requests and enquiries.
- Maintaining our records and for other administrative and support purposes.
- Carrying out customer and market/marketing research.
- Tracking activity on our website and Companion App
- Protecting our websites and systems against unauthorised access.
- Improving the quality of our service.
- .

We will check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees
- Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

This web site may contain links for other offers and services that we feel you may have an interest in. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy and data use practices.

## **Cookies**

Cookies and similar devices such as web bugs may be used by us to provide you with information from our web site. A cookie is an element of data that a web site can send to your browser, which may then store it on your system. We use cookies to help us understand volumes of visitors looking at particular web pages and advertisements to help us determine how frequently particular pages are visited and to determine the most popular areas of our web site. Cookies may also allow us to make our web site more stable so that we can give you a better and more user friendly experience when you return to our web site, for example, allowing us to save your password so that you do not have to re-enter it every time you visit our web site. We do not use cookies to record other information on individuals. Most web browsers automatically accept cookies. You do not have to accept cookies and you should read the information that came with your browser software to see how you can set up your browser to notify you when you receive cookies, this will give you the opportunity to decide whether to accept it. If you chose to disable cookies you may not be able to access certain features of a particular web site.

For more information about our use of cookies please view the cookie policy using the cookie link on the site.

## **Ad Targeting Policy**

Experian may use your data to help online advertisers to display advertisements that are more relevant to you when you visit this and/or other unrelated Web sites. We will identify one or more advertising categories or segments into which you fall. These segments, which are represented by codes, will be passed to advertising networks that in turn will use these codes to display relevant advertising when you visit Web sites that use those networks.

In order to do this, Experian will use your name and address, along with demographic and other data it already holds from other sources. No information contained on your Credit Report will be used. Your data will not be shared by Experian with any third party, including these advertising networks and the Web sites that display the advertisements.

To opt out of your data being used for this purpose, please click here <http://das.uk.experian.com/experianoptout/>. This will direct you to Experian's opt-out centre. Opting out will not prevent online advertising being displayed to you; it will only prevent the use of your data in making these advertisements more relevant to you.

A cookie will be placed on your computer by Experian in order to identify Web site visitors that have agreed to the use of their data for targeted online advertising. This cookie is encrypted and only contains a code that identifies you to Experian. It is not used to track your online activity. If you opt out of allowing the use of your data for targeted online advertising Experian will add an opt-out flag to this cookie which will then be used to prevent your data being used. Alternatively you may wish to change your browser settings to prevent Experian cookies from being placed onto your computer.

To understand more about cookie based advertising, please visit [www.youronlinechoices.co.uk](http://www.youronlinechoices.co.uk).

### **Marketing options**

When identifying methods of improving our products and services or if we think a product , service or offer may be of interest to you, with your consent we may arrange to extend offers of such goods or services to you by e-mail, SMS, phone or post.

If your membership of your Experian Service has ended we may contact you by e-mail to invite you to re-register for the same or a different Experian service or to use certain free features on the Website. Any invitation we send to you as a lapsed member will give you the opportunity to unsubscribe from being contacted again.

All of our marketing communications will give you the opportunity to unsubscribe from receiving further communications from us.

### **How do we protect your information?**

We restrict access to your personal data to those employees, and third parties, who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal data.

Experian protects your information over the Internet by using secure web server technologies, which allows web browser programs (Netscape or Microsoft Internet Explorer) to interact with Experian's web server via an encrypted session. Experian employs a Secure Sockets Layer (SSL) connection that provides an encrypted connection between your computer and Experian. The 128 bit encrypted

connection scrambles ordinary text or data into cypher text to safeguard sensitive information during its journey across the Internet. The information is decrypted, or put back into a readable format, when it reaches its intended destination. When you visit the CreditExpert Web site you may move in and out of secured areas. Any time that you are on a registration page or viewing your personal credit report, you will be in a secured area.

### **Privacy policy changes**

Our Privacy Policy will be reviewed and enhanced from time to time and you should check this page regularly to see our most up to date policy. If necessary we will inform you and obtain your consent about any significant changes to the policy.

### **Data Transfers**

Because we operate throughout the world in providing our goods and services, this may involve us transferring your personal information to countries whose data protection laws do not provide the same level of protection as those in the UK. If we do so, we will ensure that an agreement is in place in which anyone to whom we pass the information agrees to treat it with the same level of protection as if we were dealing with it.

### **Third Parties**

We may supplement the information that you provide to us with information that we receive from third parties. We will also disclose your information to anti-fraud agencies who search details about you with your consent; where required to do so by law.

### **Do we share information with Third Parties?**

We may disclose any of the information that we collect to other companies within the Group and to those third parties referred to in the above sections of this Privacy Policy. Except as provided below, we do not share information with any other third party. We do not share the additional details that you provide as part of your Web Monitoring service with a third party.

- When identifying methods of improving our products and services or if we think a product may be of interest to you, with your consent we may arrange to extend offers of such goods or services to you by e-mail, SMS, phone or post.
- We may also wish to pass your contact details to other selected organisations outside of the Group with whom we have a business relationship and which may wish to contact you about goods, services and events in which you may be interested. You will not receive such marketing unless you agree to do so.
- In addition, we may disclose all of the information we collect, as described above, to companies that perform services on our behalf such as credit card processors, data management/analytics firms or call centre providers and data may be hosted outside the European Economic Area by such companies.
- We may use third-party advertising companies to serve advertisements about our products and services on our behalf.

- We will check your details with the records we hold and with other fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. Other organisations may use and search these records to:
  - Help make decisions about credit and credit related services, for you and members of your household
  - Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household
  - Trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies
  - Check your identity to prevent money laundering, unless you provide other satisfactory proof of identity.

This web site may contain links for other offers and services that we feel you may have an interest in. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy and data use practices.

#### **Your rights to access your personal information**

You have the right to receive information about the personal data we hold about you (for which we may charge a small fee). The statutory fee is £10.00, except in the case of obtaining a copy of your credit report, for which the statutory fee is £2.00.