

Privacy Policy

Who are we

We are Creditstar UK Limited and can be contacted on the below contact details:

- Email: info@creditstar.co.uk
- Telephone: 020 3695 7544
- Address: Mappin House, Oxford Street, London, Greater London, W1W 8HF, United Kingdom

Your privacy is very important to us. We have put in place measures to ensure that all the data we obtain from you visiting this website is maintained and processed in accordance with the General Data Protection Regulation. We follow the principles of the Act and handle your information with care.

This statement provides you with details of the type of information we may hold about you, how we obtain and use any information and how we protect your privacy.

Please read this policy carefully to understand our views and practices regarding your personal data and how we will treat it.

The data controller is Creditstar UK Limited, our Data Protection registration number is ZA098223. You can contact our Data Protection Officer by emailing: dpo@creditstar.co.uk.

What information do we collect

Your name

Contact details

Date of birth

Marital status

Gender

Employment details, including employer contact details

Financial details, including details about your expenses

Bank details

IP address, your operating system and the browser you use

We only collect details that we need to assess your application and service the loan, we also collect data we receive from Credit Reference Agencies. We do not usually process "special category" data unless you provide us with such data. This data may include your medical information which you may provide us, or which may become known to us if provided by a third party representing you under your authorisation. Where we do process such data, it is done in accordance with this policy.

We collect any other information which you may provide us when communicating with us via e-mail, telephone or post. We collect data about the way you manage your account with us for analytical purposes and to improve our services. To combat fraud and to ensure a high quality of service we record e-mails, chats and phone calls

Why do we collect and use your personal information

We collect and use your personal information in order for us to assess your creditworthiness and affordability to make a lending decision on your loan application.

We collect and use your personal information to administer the loan agreement that you enter into with us.

We use your information to verify the accuracy of the data you give us, to prevent fraud, to trace and recover debts and to contact you about your account with us.

We also use your information to undertake research, to analyse and assess our services and to improve them.

We will use your personal information to send future marketing communication to you by email, telephone, text and post in relation to similar products and services that may be of interest to you. It is to be noted that we will not market products to you by telephone if you subsequently register your telephone number with the Telephone Preference Service or by post if you register your postal address with the Mail Preference Service. Each marketing communication will contain simple instructions on how to unsubscribe/opt-out from future marketing and you can also change your preferences on your user account.

More information on the lawful bases of processing your data

- To perform and deliver the **contract**, we will contact you via email, telephone, text message and post.
- To send you marketing information via email, telephone, text message and post we will rely on **legitimate interest** for up to one year after you have taken a loan with us.
- If your application has been rejected or if you decided not to complete application we will rely on your **consent** to send you marketing information via email, telephone, text message and post for up to one year after you've applied with us.
- To adhere to reporting requirements we have a **legal obligation** to send data to the FCA and HMRC.
- To perform and deliver the **contract** we use the services of Credit Reference Agencies to ensure responsible lending practices and to comply with AML and fraud regulations. In addition we may send data to debt collection agencies for collection and tracing purposes.

Who will we share your personal information with

We will share your personal information with third parties such as HMRC and the FCA where we are required to do so by law. We also share your data with Credit Reference Agencies and debt collection agencies. We also share data with Third Parties who help manage our systems and deliver our service (for example IT service providers). We have signed confidentiality agreements with them and they can only use the data we share with them to provide us with the services.

Credit Reference Agencies

Credit reference agencies (CRAs) are used by lenders to assess loan applications and verify customers' identity to prevent crime and money laundering. We use the information you have given us during the application to search your records from CRAs. We do this on every loan application to ensure we comply with responsible lending practices, to support collections and tracing and to comply with regulatory requirements and obligations.

We may also, make periodic searches at CRAs in order to refresh our records and manage your account with us. Information on applications will be sent to CRAs and will be recorded by them. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information. Where you borrow from us, we will give details of your account(s) 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 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. You can contact the CRAs currently operating in the UK to get information on your credit file; the information they hold may not be the same so it is worth contacting them all. They may charge you a statutory fee for the provision of information.

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 [CRAIN](#). CRAIN is also accessible from each of the three CRAs.

Transunion:

www.transunion.co.uk/crain

Equifax:

www.equifax.co.uk/crain

Experian:

www.experian.co.uk/crain

How long will we store your personal information

We will store your personal information for up to six years from when you apply with us or finish paying off your loan. This is to enable us to refer to our records in the unlikely event that you want to lodge a complaint against us within six years and to ensure we comply with anti-money laundering and fraud regulations.

We will store your personal information for a longer period of time for the sole purposes of sending you marketing communications about products and/or services that may be of interest to you. Each marketing communication will give you an easy way to opt-out of receiving any further marketing communications. Where we store your personal information beyond the six year period for marketing purposes we will only store your contact details.

Where is your data stored

We recognise the need for appropriate protection and management of the personal and financial information you share with us. We protect that information using secure socket layer (SSL) encryption technology and by limiting employee access on a need-to-know basis. We employ firewalls and other security technologies to protect our servers from external attack.

Our security systems meet or exceed industry standards and we are constantly monitoring internet developments to ensure our systems evolve as required. We also test our systems regularly to make sure our security mechanisms are up to date.

We are subject to UK and EU data protection laws, which we comply with fully and give the greatest respect. We do not store your data outside the EU however if we do so in the future it will be done in accordance with this policy and with the highest protections to your privacy.

What are your rights in relation to your personal information

Right to access

You have the right to request copies of the personal information we hold about you at any time.

Right to rectification

You have the right to request that we correct any inaccurate personal information we hold about you.

Right to erasure

You have the right to request that we delete your personal information from our records. The right to erasure is limited as we need to keep limited amount of information for tax, AML and reporting requirements.

Please note that we will not be able to delete your personal information whilst we are still providing our services to you. We will be able to delete your personal information once you cancel the service or once the service is completed.

Right to restrict processing

You have the right to request that we restrict how we use your personal information.

Right to object

You have the right to object to the collection and use of your personal information at any time.

Right to data portability

You have the right to obtain a copy of your personal information in a legible and compatible format such as Excel or Word.

We endeavour to respond to your requests as soon as reasonably possible, within a maximum period of 30 days.

How can I exercise my rights in relation to my personal information

You can exercise all of your rights by contacting us on any of the above contact details.

How do I lodge a complaint about the use of my personal information

You can lodge a complaint with us directly by contacting us on one of the above contact details.

You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO are the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.

Changes to our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.