

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

We may use credit reference (CRA) and fraud prevention (FPA) agencies to help us make decisions. A condensed guide to how we, CRAs and FPAs will use your information is detailed below. If you would like to see more information about this you may find the full version at www.warringtoncreditunions.co.uk or call 01925 652929 and we will send you a leaflet.

By **confirming your agreement to proceed** you are accepting that we may each use your information in this way.

How we will use your data

1. We will search at credit reference and fraud prevention agencies for information on all applicants; **if you are providing information about others, on a joint application, you must be sure that you have their agreement.** If you give us false or inaccurate information and we identify fraud, details may be passed to credit reference and fraud prevention agencies.
2. We will use the information provided to us by credit reference and fraud prevention agencies to help make credit or credit related decisions about all applicants, to verify their identity, for the prevention and detection of fraud and/or money laundering, and to manage accounts. If you borrow from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
3. When credit reference agencies receive a search from us they will place a search "footprint" on your credit file whether or not this application proceeds.
4. The information which we and other organisations provide to the credit reference and fraud prevention agencies may be supplied by credit reference agencies to other organisations and used by them to perform similar checks.
5. Your data may also be used for other purposes for which you give your specific 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

You can contact the 3 credit reference agencies 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**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414 or log on to www.callcredit.co.uk

WARRINGTON CREDIT UNION LTD



- **Equifax** PLC, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by going to www.warringtoncreditunions.co.uk or calling us on 01925 652929 and we will send you a leaflet