

# Norton Group Data Protection - Privacy Policy and 'Fair Processing Notice'

The Data Protection Act and the Data Protection Bill, which enacts the General Data Protection Regulation in UK law, requires companies and individuals who process and retain information about their customers to tell the customer how the information will be used and to what purposes it will be put. The Act does not restrict itself only to information kept on a computer; it is relevant to any ordered filing system. The information below describes how your data will be processed. We will not use your personal data in any other way without first informing you.

The Norton Finance Group Limited comprises the following entities:

***Norton Home Loans Limited***  
***Norton Financial Services Limited***  
***Norton Finance and Mortgages Limited***

This Privacy Statement is observed by all entities that form part of the Norton Finance Group Limited.

Norton Finance receives, holds and processes information relating to individuals ('personal data') in accordance with the Data Protection Act 1998 (DPA98). In doing so, Norton Finance is committed to maintaining the privacy and protection of all personal data collected in pursuance of its broker and loan services. Norton Finance is further committed to ensuring that its websites are absolutely secure in their collection and use of your personal information. All entities that comprise Norton Finance are registered on the public register of data controllers maintained by the Information Commissioner.

## Collection of Data

We will collect information which you provide to us when you enquire about or apply for finance, which includes information gained from either or both stages of the Norton application form. This may include certain sensitive personal data (special category data).

If your application or enquiry relates to:

- a second legal charge or unsecured loan, Norton Finance and Mortgages limited will be primarily responsible for the data which we hold about you; or,
- a first legal charge, Norton Home Loans Limited and Norton Finance and Mortgages Limited will be primarily responsible for the data which we hold about you.

Norton Financial Services Limited and Norton Home Loans Limited will provide you with lending facilities.

We may also collect data about you from our searches at credit reference agencies (see below)

## Use of Data

We will use your personal data to:

- Process the application you have made by reference to lender information.
- Make, or cause searches to be made, at a credit reference agency, or agencies.
- To offer you other products which we make available.
- Exercise or defend our legal rights and/or to comply with any legal requirements.
- Provide your information to a lender for them to assess your suitability.
- Complete the credit agreement on behalf of the lender.
- Pass your information in its entirety to an alternative broker when Norton Finance cannot assist in brokering you a loan.

Providing you have given us your explicit consent, we may also use and disclose your personal information to:

- A lender or lenders in accordance with your application.
- Another broker if we are not able to arrange finance for you.
- Enable us to pass your details to another company in the future with a view to them offering you products or services they feel may be of interest to you.
- Permit access to your information by any regulatory authority where required by law (consent not required) and to ensure that we are complying with all regulatory requirements when processing your data.
- Other legal authorities if required by law.
- Contact you in the future to offer you products or services that we feel may be of interest to you, if you have given us your explicit consent.
- Fraud prevention agencies to prevent fraud and money laundering.

We may keep your information for several years to fulfil regulatory requirements, such as to enable us to deal with complaints. We will not contact you for marketing purposes, unless you have given us your explicit consent. If you have previously given us consent and wish to withdraw this, you can do so at any time by contacting us. We have a duty to keep the personal information which we hold about you up to date and accurate and secure from misuse or accidental loss or damage.

## Lending Companies

**All lending companies have their own individual privacy policies and customers should refer to these in respect of how they will use personal data. Lenders to whom the application is passed, will make wider use of the information than a broker. If you have received any lender documents, they should include a statement telling you what they will do with the information, or telling you where to look to find out what use they will make of it.**

Both we and almost all lending companies will check the information supplied on loan or mortgage applications with data held by credit reference agencies. The lender may search on more than one occasion. Every time a search is made it is recorded by the agency and disclosed to other organisations on any later searches.

Lenders will use the information obtained in the credit reference searches to help them assess the application and they may use the result of any search in a credit scoring system.

The lender may check your details with the credit reference agency or with other agencies to satisfy itself that all the details on the application are true, and that the application has been really made by you. If it suspects information is false or inaccurate it may report it to a fraud prevention agency.

Sometimes a lender may not wish to lend. This may be for a number of reasons. The lender may think you cannot afford the loan. If it is a secured loan, your property may not be of sufficient value. A lender does not have to tell you exactly why you have been refused a loan but you can ask them for the name and address of any credit reference agency used and they will supply this information free of charge. Nobody has a right to receive a loan. Loans are always granted at the discretion of the lending company.

## **Your Rights**

You have the right to ask us to confirm what information we hold about you at any time. You can ask us to modify, update or remove your information, providing we are not legally required to hold it or hold it to meet a legitimate expectation or for you or us to meet a legal obligation.

If you disagree with us using your data, where we deem it necessary to do so, you have the right to ask to remove your information, or ask us to stop processing your information. If you would like to do so please contact us. In cases where you ask us not to contact you, we may still hold your information so that we know not to use it again in the future. If you request us to remove your information, we will respond to your request within 30 days. We will only refuse your request if we are required or have legal right to process the information for a specific reason. For example, if you have an ongoing relationship with us, or we have a legal reason to keep it.

You have the right to transfer the data we hold for you. We can help by providing you with a copy in a commonly used machine-readable format. To do this just contact us by phone, in writing, or by email.

Should you have any queries regarding the safety and security of your data, please do not hesitate to contact us.

## **Norton Group of Companies Credit Reference Agency Information Notice (CRAIN)**

There are 3 main Credit Reference Agencies in the UK; Experian, Equifax and TransUnion.

Information regarding the Credit Reference Agencies (CRAs), including how they collect, use and share your information can be located via the 'Credit Reference Agency Information Notice (CRAIN) which can be found here;

[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

<https://www.transunion.co.uk/legal/privacy-centre?#pc-credit-reference>

<https://www.experian.co.uk/crain/>