

Privacy Policy

Techkredit Ltd is a data controller which means we have a responsibility to decide how and when your data is used and to ensure it is used correctly in all situations. Techkredit Ltd has its registered office at Malta House, Piccadilly, London, W1J 0LE, company number: 07929994. We put our customer privacy at the heart of everything we do and we hope that our Privacy Policy described below is easy to understand and clear to you. We reserve the right to modify and update this Policy at any time without notice. When and if we do update the Policy we will publish it on our websites so you should check the Policy whenever you intend to send us information about yourself. Our Privacy Policy applies to all our customers. For further details of our processing of your information, please ensure that you read and understand your loan conditions that form part of the registration process.

Your data

1. All data (personal information) submitted to Techkredit Ltd on our website by you is taken to be accurate and correct. By agreeing to our terms and conditions and privacy policy you are also agreeing not to use other people's data. If we suspect a possible fraud or false identity, we may pass information to fraud prevention agencies or the police. We may check details with fraud prevention agencies and if you provide false or inaccurate information or we suspect fraud, this information may be recorded. Fraud prevention agency records will be shared with other organisations to help make decisions on your credit, motor, household, life and other insurance proposals or claims.

2. How we use your information

2.1. We use information held about you in the following ways:

2.1.1. to process and submit your Application Form ourselves or to:

- credit brokers
- lenders
- credit reference and fraud monitoring agencies
- alternative lenders, peer to peer lenders, guarantor lenders, logbook loan lenders and Bybax
- third party marketing providers of financial service products
- third party marketing providers of credit reports
- third party marketing providers of lottery products

Please contact us at support@techkredit.co.uk or write to us at Techkredit, 1st Floor, Forward Building, 2nd Floor, Malta House, Piccadilly, London, W1J 0LE if you want to receive details of the relevant credit reference or fraud prevention agencies

2.1.2. to provide you with the best possible service;

2.1.3. to notify you about changes to our products and services.

2.2. In addition to the above, we may disclose your personal information to third parties:

2.2.1. to prepare or send any communications to you, or to assist us in connection with any of our administrative or business functions, or in the provision of any of our services to you;

2.2.2. if the Company or substantially all of its assets, are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets;

2.2.3. if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Website Terms and Conditions of Use and other agreements; or to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

2.3. It is sometimes necessary the Company to transfer information held about you to lenders based outside of the European Economic Area. The Eighth Data Protection Principle of the Act restricts the

transfer of personal data to a country outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects. By submitting your Application Form you consent to this transfer. You may withdraw your consent at a later date by writing to us at TECHKREDIT, at 2nd Floor, Malta House, Piccadilly, London, W1J 0LE, UK or emailing us at support@Techkredit.co.uk.

2.4. We and the third party lenders and other carefully selected partners to whom you agree we may send your data may also use it for marketing purposes to provide you with data about goods and services which may be of interest to you, and we may contact you about these by post, telephone, SMS and E-mail.

2.5. When you submit an Application Form you will be required to consent to the passing of your information to third parties who may use it to assess your creditworthiness and contact you directly in respect of your application for credit or for marketing purposes. If you do not wish to receive communications from our Advertising Partners offering goods or services which may be of interest to you, then do not submit an Application Form via the Sites.

2.6. If you wish to opt-out of receipt of marketing communications from us at any time you may do so by writing to us at TECHKREDIT Ltd, at 2nd Floor, Malta House, Piccadilly, London, W1J 0LE, UK or emailing us at support@Techkredit.co.uk

2.7. If you opt-out of our use of your data for marketing purposes, we will honour such choice once we have had a reasonable opportunity to process your request. We reserve the right to take reasonable steps to authenticate your identity with respect to any such request or other enquiry.

2.8. From time to time our Sites request information from user via surveys or contests. Participation in these surveys or contests is completely voluntary and the user therefore has a choice whether or not to disclose this information. Information requested may include contact information (such as name or address) and demographic information (such as age and gender). Contact information will be used to notify the winners and award prizes. Survey information will be used for the purpose of monitoring or improving the use and satisfaction of the Sites.

2.9. Any information or statistics relating to our business that we disclose to others shall not identify you personally. We may, for example, perform statistical analysis of the behaviour of the users of our Sites in order to measure interest in the various areas of our Sites and to inform advertisers as to how many consumers have seen or "clicked" their advertising banners. This information, and any other general information about our users that we share with advertisers and other partners, will not disclose personal information about you.

Your consent

On submitting your personal information to Techkredit Ltd you are consenting to us checking the following:

Our internal databases and records

Credit reference agencies and bureaus that could leave a footprint on your file that is visible to other lenders.

Fraud prevention agencies

We will provide you with access to any information we have about you in accordance with the Privacy Act. If you would like to access this information please contact us by writing to us at TECHKREDIT, at 2nd Floor, Malta House, Piccadilly, London, W1J 0LE, UK or emailing us at support@Techkredit.co.uk. Some information may be required by the local law, legal enforcement procedures or other bodies with relevant powers or jurisdiction. If you do not provide all of the information requested, we may not be able to provide you with our products or services effectively or at all.

Data security

We do our best to protect your personal and bank data that you have shared with us. We protect that information in transit using secure socket layer (SSL) encryption technology. Techkredit Ltd uses firewalls and the latest encryption technology to ensure our web site is secure and that all customer data is protected and encrypted.

Your Rights

We may contact you by phone, fax, post, email and SMS to tell you about our products, services and promotions. We will only do this if you have agreed to it in your application form.

You have a right to opt out of us contacting you for marketing purposes or sharing information about you with other companies for marketing purposes by contacting us at: support@Techkredit.co.uk or ringing us on 01753 208909 or by sending us a written letter to: Techkredit, at 2nd Floor, Malta House, Piccadilly, London, W1J 0LE and letting us know your decision.

Data processing

Our aim is to process data efficiently, only use it where absolutely needed to give you a better experience and service. This could include but is not limited to fraud prevention, money laundering and other criminal activities. We may also use data to help us improve the customer experience you have, statistical analysis or assess credit risks or suitability for third party products. In addition to personal and financial information, we may collect information about your computer including your IP address, operating system and browser type. We may use 'cookies' which involve information being stored on your computer browser. Most websites use cookies to improve the overall customer experience and how the website works as well as to provide relevant information to customers at the right time. You can choose to block cookies in your web browser by changing your browser settings. If you choose not to accept cookies this may affect the quality of our visit to Techkredit.

We may also add to your record with the credit reference agencies details of any agreement you make with us, the payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us, and others, in order to consider other applications for credit and credit related services such as insurance you may make; to trace debtors, recover debts, prevent or detect money laundering and fraud, and to manage your accounts. It is important that you provide us with accurate information.

Sharing your data

We use personal information for the purpose of carrying out our business activities -providing the products and services you have requested. We may use your information to help make business decisions that enable us to offer a better service. We may also use your information for marketing purposes but only if you have not made a request for us not to do so. We may, if legally compelled to do so, supply your information to authorities should they require it to conduct investigations. By using this website you consent to us collecting and using your personal information as described in this privacy policy. We reserve the right to change this privacy policy at any time and without notice. We may also pass your information to third party financial services companies for the purpose of them telling you about their services or products.