



MELLOR FINANCE LTD

Bridge House, Newbridge Lane
Stockport, Cheshire SK1 2NA

Tel: 0161 429 6949

Privacy Policy

This Privacy Policy is for Mellor Finance Ltd (“we”, “our”, “us”) of Bridge House, Newbridge Lane, Stockport, SK1 2NA.

Here at Mellor Finance Ltd we take your privacy seriously. We are committed to protecting the rights of individuals in line with current Data Protection legislation. This means that we only collect personal information when we have a legal basis for doing so.

How we collect information

Mellor Finance collects personal information from you when you make an enquiry (via post, email, website or phone), fill out an application or registration form.

What personal information we collect

We collect the following personal information:

Name, address, contact details, date of birth, bank details, employment details and financial information.

Why we collect personal information and the lawful bases for doing so

We collect personal information about you for the following business activities:

Entering into contracts with you which will include:

Pre-contract checks

Customer service

Account management

Product analysis and development

Business management including operations, risk and record keeping

Debt recovery

Reporting to Credit and fraud prevention agencies (see below)

Marketing

The legal reasons we process your personal data are as follows:

The performance of a contract – we need to process your data in order to legally contract with you.

Compliance of our legal obligations – we need to process your data to comply with certain legislation.

Legitimate interests – we need to use your data for business and commercial reasons. In these cases, we have considered our interests have not outweighed your own.

With your Consent – You may withdraw your consent at any time by using the contact given below.

Third parties with which we may share information and why?

We may share your information with third party lenders when considering your application.

We will never pass your data to a third party for marketing purposes.

You can choose to unsubscribe from marketing emails at any time by calling or emailing us or clicking ‘unsubscribe’ at the bottom of any email we send you.

Please note - Whilst you are a customer, you cannot unsubscribe from the emails or letters we send you regarding your agreements.

We will only disclose your information to third parties to comply with legal requirements or the regulatory authorities for the reasons listed below:-

Prevent Fraud and Money Laundering – we will check that your information is correct with Fraud Prevention Agencies.

Verify your identification – we may use credit scoring (an automated decision making process) to verify your identification or evaluate your application.

Credit Referencing - in order to process your application, we will perform credit and identity checks on you with one or more Credit Reference Agencies (CRAs). We may also carry out further periodic searches at CRA's to allow us to manage your account with us.

To do this, we will supply your personal information to CRAs. This will include your name, date of birth and residential address. It may also include additional information such as your salary, previous residential addresses and other information you provide as part of your credit application.

The CRAs will match this information to the records they hold about you, and provide in return, both public information (including the electoral register) and shared credit information in relation to your financial situation and financial history.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, e.g fraud and money laundering;
- Manage your account(s);
- Trace and recover any debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRA's while you have a relationship with us. We will also inform the CRA's about your settled accounts. If you borrow and do not repay in full or on time, CRA's will record the outstanding debt. This information may be supplied to other organisations by CRA's

When CRA's receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application, or tell us that you have a spouse or a financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRA's will also link your records together and these links will remain on your and their files until such time as your partner successfully files for a disassociation with the CRA's to break the link.

The identities of the CRA's, 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 CRA's are explained in more detail at www.equifax.co.uk/crain

Who is collecting the information?

Your information will only be handled at Mellor Finance by those with a direct and appropriate need to do so. Other than that, we may share with third parties such as our IT service supplier. In these cases, it will only be processed as part of these tasks and be subject to contractual guarantees.

How do we keep personal information?

All information is held securely. Paper copies of documents are kept in locked filing cabinets. All electronic data is kept on secure servers with the commensurate level of protection required for such sensitive data.

How long do we keep it?

All personal data is kept under secure conditions for the duration of your agreement, or for as long as you are a customer. Sometimes we are legally required to keep the data, in which case we will only keep it for the minimum time required by law at which point it will be securely destroyed.

If there is any kind of dispute we will keep the data for the length of the dispute to ensure that we have dealt with you fairly and legally.

Any data relating to live and settled accounts will be kept in our credit files for six years from the date when they were settled or closed. In the case of a default the account will be kept for six years from the date of the default.

Your rights over your personal data

Where we are relying on your consent to process your personal data, you have the right to withdraw that consent at any time. You have the right to access your own personal information, may also object to the processing of your personal information, ask for any inaccuracies to be rectified, for the personal data to be erased or restricted and have the right to port the personal information in a machine readable format. In certain cases, when we are not relying on consent (such as when we have entered into a contract with you or are processing because of a legal obligation) we may need to hold on to your information. We would be happy to discuss any issues you might have.

Getting in Touch

If you have any concerns about the way we are handling your personal data please contact us on info@johnsonreed.co.uk and head your email Data Protection Enquiries or write to the address at the top of this page.

Information Commissioner

In the event that any complaint is not resolved then the issue may be taken to the Information Commissioner for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
0303 123 1113 or by email to casework@ico.org.uk. <https://ico.org.uk/global/contact-us/>

Updating this Policy

This policy will be updated from time to time in the light of legislative requirements. It was last updated on 21st January 2021.