

Use of your information

Your personal data will be collected and processed by Close Invoice Finance Limited referred to as “we”, “our” or “us”.

This notice is intended to provide an overview of what personal data we collect about you and why we process it. The type of personal data we collect may include your and your representatives' name, address, email address and telephone number, financial and credit card information, employment history, health information, credit history, identification records, qualifications and vehicle or asset details. You can find further information about how and why we use your personal data and the rights that you have in relation to your data at www.closecommercialfinance.ie/privacy. If you have any questions about this notice, about how we process your personal data or about your rights over your personal data, please contact our Data Protection Officer at: dpo@closebrothers.com or DPO, Close Brothers, 10 Crown Place, London EC2A 4FT.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

1. PURPOSES FOR WHICH WE USE YOUR PERSONAL DATA

The core purposes for which we process your personal data include the following:

- A. To verify your identity, assess your suitability for the products and services that you have requested, and decide whether to enter into an agreement with you, such as: carrying out credit reference and scoring checks, checking details on proposals and insurance claims, checks for criminal proceedings/convictions, carrying out financial assessments, anti-money laundering, terrorist financing and fraud prevention checks which may include sharing personal data with fraud prevention agencies, third party financial assessment providers, associated audit services, and managing credit or credit related accounts or facilities.
- B. To manage, administer and take decisions regarding your agreement, such as: providing products and services to you, exercising our rights, and performing our obligations, in connection with the agreement, making payments and recovering monies.
- C. Where it is necessary for our legitimate business interests, such as: carry out routine checks on your organisation's directors and invoices to monitor the risks associated with our agreement with your organisation, improving customer service, market research, quality assurance, training staff, marketing (where we are permitted to send you promotional information), system development and statistical analysis on your personal data even if your application is declined by us or you decide not to complete your application with us.
- D. To meet our legal and regulatory obligations.

2. EXCHANGE OF INFORMATION WITH CREDIT REFERENCE AGENCIES

In considering whether to enter into an agreement with you or your organisation, we may use your personal data for making a credit check on you. We may carry out a search with a credit reference agency who will keep a record of our enquiry against your name. We may search your personal records at credit reference agencies which may be linked to your spouse/partner or other persons with whom you are linked financially (“associated records”) and you may be assessed with reference to “associated records”. More specific information in respect of the credit reference agencies with whom we share your personal data is available at: http://www.icb.ie/policy_privacy.php / www.centralcreditregister.ie

Where any search or application is completed or agreement entered into involving joint parties, we may record details at credit reference agencies, as a result an “association” will be created that will link your financial records.

Where you provide us with personal information belonging to a third party, you must ensure you have obtained the necessary consents in order to disclose their information and have provided them with a copy of this notice.

We may also make periodic searches of credit reference agencies to manage your account with us, including for the purpose of making decisions about whether to make further credit available or to continue or extend existing credit.

Please contact us and consult our privacy notice at www.closecommercialfinance.ie/privacy

if you would like details of the credit reference agencies from whom we obtain, and to whom we pass, information about you.

We may also add to your or, if applicable, your business's record with the credit reference agencies details of your Agreement with us, any payments you make under it and any default or failure to keep to its terms. These records will remain on the credit reference agencies file for six years after our agreement with you is settled or terminated whether settled by you or, if applicable, your business or by way of default. The credit reference agencies may add to their record about you, or, if applicable, your business, details of our search and your application whether or not your application proceeds. The credit reference agencies supply to us both public (including electoral register) and shared credit information. We may also use credit scoring or other automated decision making systems. These credit scoring techniques and automated decision making systems may take into account any previous applications for finance, defaults or existing debt. The results of this decision may decide whether we provide you with our services or not. If you disagree with the results of an automated decision, you can request a review of your application.

3. MARKETING

We, or Close Brothers Group companies, may contact you to tell you about products and services that are similar to those products and services that you have purchased from us and where we think that they may be of interest to you.

Please tick here if you would **not** like to be contacted for these purposes.



Modern Merchant Banking