

Eric G Milton Ltd & G S Milton Ltd Privacy Notice

This explains how and why we acquire and use your personal information in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (**GDPR**).

We may collect information about you:

- as part of your loan application and for the purposes of managing your loan agreement
- from you, from public records and from third parties with your consent.
- this includes your name, address, date of birth, contact details, employment information, credit record and your agreement history

We use your information to:

- communicate with you by telephone, email, SMS, or post using the contact details you have provided
- manage your account
- prevent fraud and money laundering

We may use your data for the above purposes to fulfil our legitimate interest of managing our legal agreement with you and where otherwise required to comply with our legal and regulatory obligations and where permitted by the GDPR. If you do not provide us with your personal information, we will not be able to lend to you.

We may also use your information for other purposes where you have consented to this (see below).

We may share your information with:

- third parties to which we transfer, charge or assign your agreement or which provide services for us
- law enforcement agencies or regulatory bodies where we are required to do so by law

We store your information:

- within the European Economic Area (EEA)
- if we transfer data outside the EEA we will ensure that before we do so, there is adequate protection in place to ensure the security of your data.

We keep your information:

- for as long as it is needed to manage your account and for a maximum of six years unless a longer period is required by law.

You have the right to:

- access the information we hold about you
- ask us to make any changes to your information to make sure it is accurate and up to date
- ask us to stop or limit our use of or to delete your information (**we are not obliged to do this in relation to information we need as part of our contractual relationship**)
- receive your information in a format that suits you
- transfer your information to a third party

Contact

If you have question, want to exercise your rights or make a complaint, please contact us

If we cannot resolve your complaint, you may contact the Financial Ombudsman Service at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 08000 234 567

You also have the right to complain about the use of your personal data to the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. www.ico.org.uk.