



The purpose of this document is to tell you about our information policy.

The Data Protection Act 1998 ("the Act") places obligations on users of personal information (referred to in the Act as "personal data") and lays down principles for its use. You are, in terms of the Act, entitled to know in advance how we intend to use any personal information which we ask you provide to us so that you can then make an informed choice whether you want to give it to us.

Business Customers

When we receive an application from a company we may perform a search with a credit reference agency on its individual company directors and other officers.

Email and other contact details

If you email us, or give us your email address, postal address or contact telephone number(s) we will keep a record of them. We may use them to contact you about other products and services which may interest you, unless you ask us not to do so.

How will we use your personal information?

We will use your personal information for the following principal purposes:

- to carry out credit references prior to opening an account for you;
- to manage your account with us and generally keep our records up to date and to administer our relationship with you;
- to provide you with our services and equipment in the way that you request; and
- to comply with any laws or any regulations or other rules to which we are subject and with which we are obliged to comply.

We may also pass your personal information to other companies or people in the following circumstances:-

- To members of our group of companies who may be able to provide products or services to you which may be of interest to you and also to enable them to keep their records up to date in the course of administering your relationship with them. As a result members of our group of companies may contact you from time to time by letter, telephone, email or otherwise to inform you about or promote other products and services that may interest you.
- To our agents or sub-contractors. In the event that we do so, we will only provide them with personal information to the extent that is strictly necessary and appropriate so that they can assist us in providing the particular service you have asked us to provide for you or otherwise for the purposes of managing or administering our relationship with you.

Other than in the above circumstances, unless you have given us your express consent, we will not provide information about you to any other persons. We always endeavour to ensure that your personal information is kept safe and secure. We will not sell information about you to third parties.

Under the Act you have the right of access to information we hold about you on our records. The Act allows us to charge a fee of £10 for this service. Please contact the Office of the Information Commissioner for more details on these rights. If any information we hold about you is inaccurate or incorrect, please let us know and we will correct it.



Credit Referencing

Prior to opening an account for you we may perform a search with a credit reference agency. The agency will keep a record of the results of the search. After we open an account for you, we will provide the agency with regular information about how you use it. Other lenders may use this to make decisions on future applications for credit. It may also be used for tracing debtors and to detect and prevent fraud.

When you apply to us for an account, the details you provide, the information we already have and information from credit reference agencies are used to assess credit risk. Various factors in all these details/information help us to assess the risk. Further details of our credit assessment procedures are available upon request from The Credit Manager, Finning (UK) Ltd, Watling Street, Cannock, Staffordshire WS11 8LL.

Crime Prevention and Detection

We have systems that protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We may check your details with fraud prevention agencies. If you give us false or misleading information and we suspect fraud, we will record this. We and other organisations may use and search these records to help us to:

- make decisions about credit and related services for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your accounts;
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Security and Responsibility for Customer Confidentiality

We take reasonable steps to ensure that access to your personal information is restricted in our offices so that only those of our employees who need the information to perform a specific job are granted access to it.

All our employees are personally responsible for maintaining customer confidentiality. We provide training and education to all our staff to remind them about their obligations. Our policies and procedures are regularly audited and reviewed.

Questions

If you have any questions or suggestions regarding this policy, have any concerns about our practices or believe we are not correctly adhering to our privacy policy, please contact Ciaran McMenamin, Head of Legal, in writing at Finning Group UK, Watling Street, Cannock, Staffordshire WS11 8LL.