

## Important Information

### Important – Your Personal Information



#### **Credit decisions and also the prevention of fraud and money laundering**

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called **‘A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies’**.

For details of how your data may be used, also read carefully the notice headed **‘Using Your Personal Information’** provided with the terms and conditions of your account.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

#### **A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies**

- 1) When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business partners and anyone to whom you are linked financially:
  - a) Our own records.
  - b) Personal and, where applicable, business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file and where applicable your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) Those at fraud prevention agencies (FPAs).
  - d) If you are a director, we will seek confirmation, from CRAs, that the residential address that you provide is the same as that shown on the restricted register of directors’ usual addresses at Companies House.

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

- 3) Information on applications will be sent to CRAs and will be recorded by them, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already.
- 4) Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
- 5) If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- 6) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 7) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 8) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 9) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the General Data Protection Regulation.

#### **How to find out more**

This is a condensed version and if you would like to read the full details of how your data may be used for credit referencing and fraud prevention purposes please visit our website at [co-operativebank.co.uk](http://co-operativebank.co.uk) or phone 03457 213 213 or ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **Transunion International UK Limited**, Consumer Services, PO Box 491, Leeds LS3 1WZ or call 0330 024 7574 or log on to [www.transunionstatreport.co.uk](http://www.transunionstatreport.co.uk)
- **Equifax PLC**, Credit File Advice Centre, PO Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to [www.equifax.co.uk](http://www.equifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 8000 or log on to [www.experian.co.uk](http://www.experian.co.uk)
- If you want to receive details of the relevant fraud prevention agencies please contact us at Fraud Operations, The Co-operative Bank, 4th Floor Delf House, Southway, Skelmersdale WN8 6NY.

Please supply a separate copy for each Key Account Party, Additional Named Individual and Major Shareholder.  
 Photocopy this page if necessary.

Name   
 Company Name

### Assets

### Liabilities

	Estimated Current Value £		Amount Outstanding £
Domestic Property	<input type="text"/>	Domestic Mortgage Outstanding	<input type="text"/>
Address <input type="text"/>		Other Mortgage Outstanding	<input type="text"/>
<input type="text"/>		Other Secured Loans	<input type="text"/>
<input type="text"/>		Unsecured Loans	<input type="text"/>
Other Property	<input type="text"/>	Hire Purchase/Credit Cards	<input type="text"/>
Address <input type="text"/>		Bank Overdrafts	<input type="text"/>
<input type="text"/>		Tax Liabilities	<input type="text"/>
<input type="text"/>			
Bank/Building Society Deposits	<input type="text"/>	<b>Total Liabilities</b>	£ <input type="text"/>
Investments	<input type="text"/>		
<b>Total Assets</b>	£ <input type="text"/>		

### Income and Expenditure

Wages/Salary of Self	<input type="text"/>	Mortgage	<input type="text"/>
Wages/Salary of Partner	<input type="text"/>	Second Mortgage	<input type="text"/>
Other Income (please specify)	<input type="text"/>	Rent/Lodging	<input type="text"/>
		Council Tax	<input type="text"/>
		Other Finance Commitments	<input type="text"/>
		Loan Payments	<input type="text"/>
		Credit Card Payments	<input type="text"/>
		House/Contents Insurance	<input type="text"/>
		Life Assurance	<input type="text"/>
		Travel Expenses	<input type="text"/>
		Other Expenses	<input type="text"/>
<b>Total Income</b>	£ <input type="text"/>	<b>Total Expenditure</b>	£ <input type="text"/>

**Your Consent:** I authorise the Bank to search the files of one or more credit reference agencies, who will keep a record of that search, and make other enquiries the Bank believes necessary to confirm the details on this application form and for credit assessment.

It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the 'Using Your Personal Information' notice provided with the terms and conditions.

By signing this application you agree that we can use your information in this way.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Please call 03457 213 213\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

\*Lines open 8am - 8pm Monday to Friday, 9am - 12 noon Saturday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes. Information correct as at 07/2020.