

## Your 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 information by ourselves and at credit reference and fraud prevention agencies.**

For details of how your data may be used also read carefully notice headed **'Using your personal information'** provided with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' section in this application form.

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.
  - 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 credit reference agencies, 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 accounts 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 false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 7) Law enforcement agencies may access and use this information.
- 8) We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - a) Checking details on applications for credit and credit-related or other facilities.
  - b) Managing credit and credit-related accounts or facilities.
  - c) Recovering debt.
  - d) Checking details on proposals and claims for all types of insurance.
  - e) Checking details of job applicants and employees.
- 9) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 10) We, and other organisations, may access and use from other countries the information recorded by fraud prevention agencies.
- 11) 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 data protection legislations.



#### How to find out more

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.

- **Transunion International UK Limited** and **Call Credit Information Group Limited** to **TransUnion Information Group Limited**  
<https://www.transunionstatereport.co.uk/> 0330 024 7574 PO box 491, Leeds LS3 1WZ
- **Equifax Ltd**, Customer Service Centre, P.O. Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to [www.equifax.co.uk](http://www.equifax.co.uk)
- **Experian** Address PO Box 10036 Leicester LE3 4FS Experian: 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.

#### Your marketing preferences and consent declaration

At The Co-operative Bank p.l.c. (trading names - smile, Platform and Britannia) we would like to keep you up to date with details of our banking products and services such as: current accounts, savings, secured and unsecured lending products.

If you consent to us contacting you for this purpose, please tick the relevant box(es):

You have the right to withdraw, object to, or change your marketing preferences at any time either by calling us or visiting one of our branches.

by post  by telephone  by email  by text message

The Co-operative Bank p.l.c. would also like to keep you up to date with relevant products and services available to you by our carefully selected **third parties**. (Go to [co-operativebank.co.uk/business/help-and-support/your-details/third-parties](http://co-operativebank.co.uk/business/help-and-support/your-details/third-parties) for a list of third parties.) Please tick if you consent to this:





# Authorisation of card users

I/We irrevocably authorise the Bank to issue a Co-operative Bank Business charge card to each of the individuals named in the 'Cardholders' section within this application. I/We understand and acknowledge that the Bank retains sole discretion as to whether an individual is given a card and that it will carry out certain checks against the named individuals, such as credit checks. I/We confirm that I/we have informed each named individual of the Business charge card terms and conditions and security requirements associated with the issue of a charge card and I/we accept full responsibility for any failure by any cardholder to comply with these. To authorise the issuing of cards to the users detailed overleaf, please sign below in accordance with your mandate signing instruction.

<p><b>1.</b> Name</p> <input type="text"/>	<p><b>2.</b> Name</p> <input type="text"/>																																								
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## For bank use only

Authorised business/organisation credit limit £ <input style="width: 80%;" type="text"/>	Position <input style="width: 95%;" type="text"/>	Date <input style="width: 95%;" type="text"/>
Approved by (signature) <input style="width: 100%; height: 40px;" type="text"/>	Branch stamp <input style="width: 100%; height: 80px;" type="text"/>	
Name (print) <input style="width: 100%; height: 30px;" type="text"/>		

Please send the form to: **Lending Services, The Co-operative Bank p.l.c., P.O. Box 200, Skelmersdale WN8 6GH.**

**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 - 6pm Monday to Friday and 9am - 12 noon Saturday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.