

FROM THE SUBSCRIBER OF CREDIT PROTECTION ASSOCIATION PLC TO ITS CUSTOMERName of The CPA Subscriber Business/Organisation **HOME OF TECHNOLOGIES LTD****APPLICATION FOR COMMERCIAL CREDIT BY THE OWNER
OR PART OWNER* OF A NON-INCORPORATED BUSINESS
WITHIN THE UNITED KINGDOM (*if you are making an application
on behalf of other co-owners you must be sure that you also have their agreement)**

I hereby give permission for a search to be made by a Credit Referencing Agency on my business and me

Name of Business (give all trading styles):.....

Trading Address of Business:.....

Name of Individual Owner/Part Owner: DoB.....

Home Address of Individual Owner/Part Owner:.....

*Signature..... Date.....

(You are signing that you [and your co-owners if applicable] agree to a credit report being instigated)

We, the CPA Subscriber as shown above, may use credit reference (CRA) and fraud prevention (FPA) agencies to help us make decisions. How we, CRAs and FPAs will use your information is detailed below.**By confirming your agreement to proceed you are accepting that we may each use your information in this way.****How we will use your data**

1. We will search at credit reference and fraud prevention agencies for information on all applicants. In so doing we will provide current and previous names, addresses and dates of birth, of all parties. So **if you are providing information about others, on a joint application, you must be sure that you have their agreement.** If you give us false or inaccurate information and we identify fraud, details may be passed to credit reference and fraud prevention agencies.
2. We will use the information provided to us by credit reference and fraud prevention agencies to help make credit or credit related decisions about all applicants, to verify their identity, for the prevention and detection of fraud and/or money laundering, and to manage accounts. We may use scoring methods, which may be automated, to do this. If you borrow from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
3. When credit reference agencies receive a search from us they will place a search "footprint" on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
4. Credit reference agencies will supply to us, public information such as County Court Judgments (CCJs) and bankruptcies, electoral register information and fraud prevention information on applicants' and their known financial associates current and previous names, addresses and dates of birth.

How your data WILL be used by credit reference agencies:

5. The information which we and other organisations provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to
 - 5.1. Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities
 - 5.2. Check the operation of credit and credit-related accounts
 - 5.3. Verify your identity if you or your financial associate applies for other facilities.
 - 5.4. Make decisions on credit and credit related services about you, your partner, other members of your household or your business.
 - 5.5. Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities.
 - 5.6. Trace your whereabouts and recover debts that you owe.
 - 5.7. Undertake statistical analysis and system testing.
 - 5.8. Credit reference agencies can also be fraud prevention agencies

How your data may be used by fraud prevention agencies:

6. The information which we provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to: -
 - 6.1. Prevent crime, fraud and money laundering by, for example;
 - 6.1.1. checking details provided on applications for credit and credit related or other facilities
 - 6.1.2. Managing credit and credit related accounts or facilities
 - 6.1.3. Cross Check details provided on proposals and claims for all types of insurance.
 - 6.1.4. Checking details on applications for jobs or when checked as part of employment
 - 6.2. Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims.
 - 6.3. Trace your whereabouts and recover debts that you owe.
 - 6.4. Conduct other checks to prevent or detect fraud
 - 6.5. Organisations may access and use from other countries the information recorded by fraud prevention agencies.
 - 6.6. Undertake statistical analysis and system testing.
7. 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 Act 1998.

How to find out more You can contact the 3 credit reference agencies 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.**CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414**Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0844 335 0550 or log on to www.myequifax.co.uk **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk