

# Pre-Application Process

**A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies**

## Description

The Pre-Application process will allow us to try and ascertain the likelihood of you being accepted for Motor Finance if you were to make an application to a Lender. The Pre-Application process tries to avoid the need for you to make multiple applications to Lenders that may adversely affect your credit rating. By giving your permission for the Credit Reference Agency (CRA) Equifax Ltd to pass a summarised version of your Credit File to DealTrak Ltd for analysis, DealTrak will use your information to identify and rank the appropriate credit products, taking into account your personal circumstances.

- 1) When you apply to us for a quote/pre-application check, this organisation will check the following records about you and others (see 2 below)
  - a) Our own;
  - b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file. The footprint will not be seen by other lenders but may be used for fraud prevention purposes. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
  - c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing your ability to repay, and verifying identities to prevent and detect crime and money laundering.

- 2) If you are making a joint enquiry 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 enquiries will be sent to CRAs and will be recorded by them.
- 4) 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.
- 5) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 6) 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 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.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0330 024 7574 or log on to [www.callcredit.co.uk](http://www.callcredit.co.uk)
- Equifax Ltd, Customer Services Centre, PO Box 10036, Leicester, LE3 4FS or call 0800 014 2955 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).