



PRIVACY POLICY

Photo & General Finance Limited is committed to ensuring that your privacy is protected. This privacy policy explains how we use the information we collect about you, how you can instruct us if you prefer to limit the use of that information and procedures that we have in place to safeguard your privacy. We will use our best endeavours only to use it or disclose it in this manner stated below. By using our website, you agree that we may do so.

1. THE INFORMATION WE COLLECT AND HOW WE USE IT

When you make an application for our service as an individual, sole trader or on behalf of a partnership we need to know your name, date of birth, marital status, postal address, e-mail address, telephone number, property and mortgage details, employment details and bank details.

When you make an application for our service on behalf of a limited company as well as company details we also need to know your name, date of birth, postal address, E-mail address, telephone number, property and mortgage details. We gather this information to allow us to process your application and for credit control purposes. The relevant information is then used by us, and our agents for credit control purposes, to process your application and to communicate with you on any matter relating to the conduct of it and the provision of the service in general. In considering your application, we will search your record at Credit Reference Agencies. They will add to their record about you, details of our search and your application and this will be seen by other organisations that make searches. This and other information about you and those with whom you are linked financially may be used to make credit decisions about you and other members of your household.

We may use credit scoring or other automated decision making systems when assessing your application. We may also add to your record with the credit reference agencies details of your agreement with us, any payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us and them to:-

consider applications for credit and credit related services such as insurance for you and any associated person, trace debtors, recover debts, prevent or detect money laundering and fraud and to manage your account. It is important that

you provide us with accurate information. We may check your details with fraud prevention agencies and if you provide false or inaccurate information or we suspect fraud, this information may be recorded. Fraud prevention agency records will be shared with other organisations to help make decisions on credit, motor, household, life and other insurance proposals or claims for you and members of your household. We will use personal information about you which we acquire in connection with any application you make to us, or any agreement you enter into with us, to manage your agreement and for statistical or market research purposes. Where you have applied for, or taken out, payment protection insurance (PPI) or similar insurance we will be required to process personal information about you and to provide this information to the insurers for the purpose of administering and handling any claims. We may also use aggregate information and statistics for the purposes of monitoring website usage in order to help us develop the website and our services and may provide such aggregate information to third parties. These statistics will not include information that can be used to identify any individual. We are the sole owners of the information collected on this website. We will not sell, rent or otherwise disclose your personal information to any third party, without your consent except in the following circumstances:

- a) we will disclose your personal information to any appropriate investigative third party if we believe that you are involved in any illegal or harmful conduct or if we are required to do so by law or we believe that such action is necessary to (1) comply with the law or with legal process; (2) protect and defend our rights and property or that of our customers; (3) prevent fraud; (4) protect against abuse, misuse or unauthorised use of our websites; or (5) protect the personal safety or property of our customers or the public (e.g. if you provide false or deceptive information about yourself or attempt to pose as someone else, we will disclose such information about you as we have to assist any type of investigation into your actions); and
- b) we may employ other companies to provide services for us, including for example, delivery of orders or processing of credit card payments. These companies have access to the personal information needed to perform their functions and not for any other purposes. They are bound by confidentiality agreements not to disclose any information for any other purpose.

We may also wish to provide you with information about other similar services or products of ours which we think may be of interest to you. If you would like to receive this information, please send a blank e-mail message to info@photolease.co.uk

2. OUR USE OF COOKIES AND OTHER INFORMATION GATHERING TECHNOLOGIES

A cookie is an alphanumeric identifier which we transfer to your hard drive through your web browser when you visit our website. It enables our own system to recognise you when you visit our website again and improve our service to you. Cookies may also be used to compile aggregate information about areas of our website that are visited most frequently. This traffic information can be used to enhance the content of our website and make your use of it easier. We do not track which pages you looked at while visiting our website. If you wish to reject our cookie, you can configure your browser to do so.

3. HOW WE PROTECT YOUR INFORMATION

The internet is not a secure medium. However we have put in place various security procedures as set out in this policy, including firewalls, browser certification technology, limited access and use of passwords.

We also keep your information confidential. The internal procedures of Photo & General Finance Limited cover the storage, access and disclosure of your information.

4. SALE OF BUSINESS

If this business is sold or integrated with another business your details may be disclosed to our advisers and any prospective purchasers and their advisers and will be passed on to the new owners of the business.

5. UPDATING YOUR DETAILS

If any of the information that you have provided to Photo & General Finance Limited changes, for example if you change your address, e-mail address, name or payment

details or if you wish to cancel your registration, please let us know the correct details by sending an e-mail to info@photolease.co.uk or by sending a letter to:

PHOTO AND GENERAL FINANCE LTD, 25 LLOYD SQUARE, LONDON WC1X 9AD.

6. LINKS

Our website contains links to other websites. Please note that we are not responsible for the privacy practices of such other websites and advise you to read the privacy statements of each website you visit which collects personal information.

7. YOUR CONSENT

By submitting your information you consent to the use of that information as set out in this policy. If we change our privacy policy we will post the changes on this page, and may place notices on other pages of the website, so that you may be aware of the information we collect and how we use it at all times. We will also e-mail you should we make any changes so that you may consent to our use of your information in that way. Continued use of the service will signify that you agree to any such changes.

Owing to the global nature of the Internet infrastructure, the information you provide may be transferred in transit to countries outside the European Economic Area that do not have similar protections in place regarding your data and its use as set out in this policy. However, we have taken the steps outlined above to try to improve the security of your information. By submitting your information you consent to these transfers.

8. HOW TO CONTACT PHOTO & GENERAL FINANCE LIMITED

We welcome your views about our website and our privacy policy. If you would like to contact us with any queries or comments please send an e-mail to info@photolease.co.uk