



**Fashion Angel  
PRIVACY AND DATA  
PROTECTION TERMS AND  
CONDITIONS**

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## 1. About this policy

This document provides an overview of how Fashion Angel (the “Company”) will comply with data protection legislation to protect the rights of the individuals we deal with.

It sets out below:

- Who we are and who is responsible for your personal data
- How we collect personal information
- What personal information we collect, and why
- How we safeguard personal information
- With whom we share personal information, and why
- Applicants’ rights under data protection legislation
- How to make a complaint
- How to find out more.

## 2. Who We Are And Who Is Responsible For Your Personal Data

Fashion Angel (the “Company”) is a delivery partner for the Government’s Start Up Loans scheme.

The Company is a Sole Trader structure and the office is 62 Sutton Crescent, Barnet, Herts, EN5 2SS. The Company is responsible for your personal data and will comply with the Data Protection Act 1998 (“DPA”) in respect of your personal data.

Our contact details are set out as below:

**Website Address:** <http://www.fashion-angel.co.uk/>



**Email Address:** [info@fashion-angel.co.uk](mailto:info@fashion-angel.co.uk)

**Postal Address:** 62 Sutton Crescent, Barnet, Herts, EN5 2SS

### 3. Where We Collect Your Personal Information From

Applicant information is collected through the 'Get Started' or 'Apply Now' section of the Fashion Angel website or passed on to us from the Start Up Loans website.

We need applicants to give us certain information, which will be indicated on the form. We keep a record of traffic data which is logged automatically by our server, such as applicants' IP address, the URL visited before ours, the URL visited after leaving our site and which pages are visited. We also collect some site statistics such as page hits and page views. We are not readily able to identify any individual from traffic data or site statistics.

The website provides our postal address and the email address for you to contact us. We will collect information from you through any of these methods. We may also collect other information from applicants after their initial contact with us.

### 4. How We Collect Your Personal Information

The Company may collect data about you (as set out under clause 5.3):

- from you;
- from third parties, including the Company's finance partners and credit reference agencies to make a decision about products and services we can offer through our partners. Credit reference agent data may include public, electoral register, shared credit and fraud prevention information. Any credit reference check will leave a footprint on your file which may be seen by other lenders. We will always obtain your consent before any data is collected.

The information we collect will relate solely and exclusively to the applicants application, the processing of their application and the determination of their application by us and by the Start Up Loans Company

## 5. How We Use The Information We Collect

### 5.1 Information Required for a Start Up Loans Application

We collect information from you when you complete our Eligibility Form. We need this information so that we can assess your eligibility and comply with the Start Up Loans Company credit policy.

Information may be shared with Start Up Loans Company and the lending partner.

We will only use your personal data to:

- obtain a credit reference with your consent;
- provide services to you, which may include a loan and/or business support and mentoring services;
- comply with our obligations under the law; and
- comply with our reporting requirements.

We will only use information about your ethnicity for the purposes of monitoring and promoting equal opportunities.

We may disclose your personal data to the Start Up Loans Company who may:

- contact you directly for the purposes of monitoring our performance and/or the Start Up Loans Programme;
- use your personal data in case studies for the purposes of advertising and marketing the Start Up Loans Programme; and
- disclose your personal data to BIS and other government departments \*where required to do so by BIS or other government departments.

\*BIS, its suppliers, sub-contractors and relevant Government Departments/Agencies and their service suppliers would like to provide you with useful information about other Government backed business support services which may benefit your business. This may be by email, telephone or mail. Your information will be handled securely and will only be shared between BIS and the other aforementioned parties involved in the delivery of business support services.

## 5.2 Credit Referencing

When you apply to us, we will:

- a) Check our own records for information on: -
  - i) Your personal accounts;
  - ii) and, if you have one, your financial associates<sup>1</sup> personal accounts;
  - iii) if you are an owner, director or partner in a small business<sup>2</sup> we may also check on your business accounts.
  
- b) Search at credit reference agencies for information on: -
  - i. Your personal accounts: -
  - ii. and, if you are making a joint application now or have ever done the following we will check your financial associates' personal accounts as well: -
    - previously made joint applications
    - have joint account(s);
    - are financially linked<sup>3</sup>
  - iii) if you are a director or partner in a small business we may also check on your business accounts;

Search at fraud prevention agencies for information on you and any addresses at which you have lived and on your business (if you have one)

### 5.2.1 What we do with the information you supply to us as part of the application: -

- a) Information that is supplied to us will be sent to the credit reference agencies.
  
- b) If you are making a joint application or tell us that you have a spouse or financial associate, we will: -
  - i) Search, link and/or record information at credit reference agencies about you both.
  - ii) Link any individual identified as your financial associate, in our own records
  - iii) Take both your and their information into account in future applications by either or both of you.
  - iv) Continue this linking until the account closes, or is changed to a sole account and one of you notifies us that you are no longer linked.

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<sup>1</sup> A financial associate will be someone with whom you have a personal relationship that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It is not intended to include temporary arrangements such as students or rented flat sharers or business relationships.

<sup>2</sup> A small business is defined as an organisation which might be sole trader, partnership or a limited company that has three or less partners or directors.

<sup>3</sup> Credit reference agencies may link together the records of people that are part of a financial unit. They may do this when people are known to be linked, such as being married or have jointly applied for credit or have joint accounts. They may also link people together if they, themselves, state that they are financially linked.

**So you must be sure that you have their agreement to disclose information about them.**

- c) 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 fraud prevention agencies and other organisations involved in crime and fraud prevention.
- d) Your data may also be used by us to offer you other products, but only if you have given your permission. That will be on the front of any form that you have completed.

### 5.2.2 With the information that we obtain we will: -

- a) Assess this application for credit and/or;
- b) Check details on applications for credit and credit related or other facilities
- c) Verify your identity and the identity of your spouse, partner or other directors/partners and/or;
- d) Undertake checks for the prevention and detection of crime, fraud and/or money laundering.
- e) We may use scoring methods to assess this application and to verify your identity.
- f) Manage your personal and/or business account (if you have one) with ourselves.
- g) Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- h) Any or all of these processes may be automated.

### 5.2.3 What we do when you have an account: -

- a) Where you borrow or may borrow from Start Up Loans, we will give details of your personal and/or business account (if you have one), including names and parties to the account and how you manage it/them to credit reference agencies.
- b) If you borrow and do not repay in full and on time, Start Up Loans and/or the Lending Partner will tell credit reference agencies.
- c) We may make periodic searches of our own group records and at credit reference agencies to manage your account with us, including whether to make credit available or to continue or extend existing credit. Start Up Loans Company may also check at fraud prevention agencies to prevent or detect fraud.

- d) If you have borrowed from Start Up Loans and do not make payments that you owe them, they will trace your whereabouts and recover debts.

#### 5.2.4 What Credit Reference and Fraud Prevention Agencies do

#### 5.2.5 When credit reference agencies receive a search from us they will:

- a) 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.
  - b) Link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation<sup>4</sup> with the credit reference agencies.
- 3) Supply to us: -
- c) Credit information such as previous applications and the conduct of the accounts in your name and of your associate(s) (if there is a link between you – see 1b above) and/or your business accounts (if you have one).
  - d) Public information such as County Court Judgments (CCJs) and bankruptcies.
  - e) Electoral Register information.
  - f) Fraud prevention information.
- 7) When information is supplied by us, to them, on your account(s): -
- a) Credit reference agencies will record the details that are supplied on your personal and/or business account (if you have one) including any previous and subsequent names that have been used by the accountholders and how you/they manage it/them.
  - b) If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt.

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<sup>4</sup> Financial associates (see 1 a) iii) may “break the link” between them if their circumstances change such that they are no longer a financial unit. They should apply for their credit file from a credit reference agency and file for a “disassociation”.



- c) Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.

#### 5.2.6 How your data will NOT be used by credit reference agencies: -

- a) It will **not** be used to create a blacklist.
- b) It will **not** be used by the credit reference agency to make a decision.

#### 5.2.7 How your data WILL be used by credit reference agencies:

- c) 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
  - i) Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities
  - ii) Check the operation of credit and credit-related accounts
  - iii) Verify your identity if you or your financial associate applies for other facilities.
  - iv) Make decisions on credit and credit related services about you, your partner, other members of your household or your business.
  - v) Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities.
  - vi) Trace your whereabouts and recover debts that you owe.
  - vii) Undertake statistical analysis and system testing.

#### 5.2.8 How your data may be used by fraud prevention agencies:

- d) 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 : -
  - i) Prevent crime, fraud and money laundering by, for example;
    - (1) checking details provided on applications for credit and credit related or other facilities
    - (2) Managing credit and credit related accounts or facilities

- (3) Cross Checking details provided on proposals and claims for all types of insurance
    - e.
  - (4) Checking details on applications for jobs or when checked as part of employment
    - e) Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims.
    - f) Trace your whereabouts and recover debts that you owe.
    - g) Conduct other checks to prevent or detect fraud
    - h) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
    - i) Undertake statistical analysis and system testing.
- 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 Data Protection Act 1998.
- 10) Your data may also be used to offer you other products, but only where permitted

### 5.2.9 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 0870 0601414
- **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://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](http://www.experian.co.uk).

### 5.3 Information You Give Us On Your Own Initiative

We will use the details you give us to provide information they ask for. As a Delivery Partner we have an obligation to keep your data secure.

All applicants will be provided with a copy of the Company's privacy notice. This privacy notice sets out the Company's obligations in handling applicant data, as well as the consent that must be gained from the applicant regarding use of their data.

In addition we may use the information provided on the Fashion Angel website to help review and improve our services.

## 5.4 Information That We Set Out to Collect

The following information is collected from the Fashion Angel online Eligibility Form on our website:

- Applicant Name
- Applicant E-mail Address
- Applicant Phone Number
- Applicant Address
- Applicant Date of Birth
- Applicant's Gender
- Applicant's Ethnicity
- Applicant's National Insurance Number
  - Details of credit history
  - Details of business proposal

## 6. Research Statistics

For research purposes, we will anonymise all data. We will always ensure the statutory safeguards for statistical research are in place. We will not use personal information in the course of this research to support measures or decisions with respect to particular individuals or in such a way that is likely to cause substantial damage or substantial distress to any individual.

Any resulting research statistics will not be made available in a form which identifies individuals, unless those individuals have agreed to be identified.

## 7. Marketing

Where we have your consent, Start Up Loans Company, may disclose your personal data to the Company's corporate partners (a list of the Company's Corporate Partners is available at <http://www.startuploans.co.uk/corporate-partners/>) who may contact you by electronic means, including by email, SMS and/or voicemail, with offers about goods and/or services which they consider may be of interest to you.

## 7.1 Marketing Opt-In or Opt-Out

If you wish to receive marketing information from the Company, Start Up Loans Company or the Start Up Loans Company's, Corporate Partners by electronic means (including email) please email [info@fashion-angel.co.uk](mailto:info@fashion-angel.co.uk) or tick the OPT-IN box at the end of Start Up Loans online application form or at the end of the marketing OPT-IN form we will give you if you proceed to pre-loan mentoring stage.

If you do not wish to receive marketing information from the Company, Start Up Loans or their Corporate Partners, you may unsubscribe via the link at the bottom of the emails or un-tick the OPT-IN box at the end of the online application form or the email received from third parties.

## 8. How We Safeguard Personal Information And Retention Of Data

The following 'Retention Periods' are applicable for all applicants registered in the Company scheme:

- Successful Loan Applicant details: a maximum period of six years after they fulfil loan payment obligations;
- Unsuccessful Loan Applicants details: a maximum of six years after loan application rejection;
- Mentor Details: a maximum of 2 years after request to take them off our scheme;

We will keep that information secure, and use it only for specific legitimate purposes:

- We will keep information about you that is necessary for us, on behalf of the Company to provide you with a service or product you have requested;
- We will keep your contact details for marketing purposes and/or pass your contact details to third parties, e.g the Company's Corporate Partners, for as long as we, on behalf of the Company have your consent to send you marketing information by electronic means or until you tell us that you do not wish to receive marketing materials via the unsubscribe option in the newsletter and emails;
- We, on behalf of the Company will keep records of any agreements you enter into with us, on behalf of the Company or services or products you receive. This is so that we, on behalf of the Company can respond to any complaints or disputes that arise in that period; and
- We, on behalf of the Company will keep other information about you if it is necessary for us, to do so to comply with the law or to protect our or another person's interests.

## 8.1 We Have Obligations to Keep Personal Information Secure, Which We Take Seriously

We will keep personal information secure by taking appropriate technical and staff measures against the unauthorised or unlawful processing of that information and against its accidental loss, destruction or damage.

## 8.2 Confidential Information

Please note that under the Freedom of Information Act 2000, we are only permitted to protect information that is actually confidential in law and where if we were to disclose it, we could be sued for breach of confidence. Information you give us which you may consider to be confidential, or may mark as confidential, may in fact not be confidential in law. However in respect of any information we receive from you that is truly confidential, we will take steps to ensure it remains confidential. Unauthorised disclosure or misuse of personal information by staff will lead to disciplinary action.

## 8.3 We Review Our Policies and Audit Our Procedures Regularly

We review this code and our other data protection policies annually to make sure they are appropriate and up to date. We also carry out regular audits to monitor our security policies and procedures and revise them if necessary.

## 9. Your Rights Under Data Protection Legislation

- You have the right to see a copy of the information we hold about you (with the exception of the assessment of your application), on payment of a statutory fee which is currently £10. Before we agree to this, you must provide us with sufficient evidence of your identity and sufficient details of the information you wish to see to enable us to locate it.
- You have the right to be removed from our mailing lists, and those of our partner organisations. Instructions on how to stop further mailings will usually be contained in any direct marketing material we send out. Otherwise please contact us via email [info@fashion-angel.co.uk](mailto:info@fashion-angel.co.uk) or post.
- You have the right to correct any errors in information we hold about you, and to change or correct any details you have already given us. Please inform us about changes to your details so that we can keep our records accurate and up to date.

We will respond within 40 days upon receipt of the request

## 10 Declaration of Consent

By submitting our online Eligibility Form, you will be agreeing to sharing your contact details with Start Up Loan Company.

By opting in and providing us with your personal data you agree to your personal data (including information about your ethnicity) being used and disclosed in accordance with this document.

## 11. Frequently Asked Questions

### **Q: What is a credit reference agency?**

**A:** Credit reference agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of organisations in the UK.

### **Q: What is a fraud prevention agency?**

**A:** Fraud Prevention Agencies (FPAs) collect, maintain and share, information on known and suspected fraudulent activity. Some CRAs also act as FPAs.

### **Q: Why do you use them when I have applied to your organisation?**

**A:** Although you have applied to us [organisation name] and we will check our own records, we will also contact CRAs to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision.

### **Q: Where do they get the information?**

**A:** • publicly available information: -

- The Electoral Register from Local Authorities
- County Court Judgments from Registry Trust.
- Bankruptcy (and other similar orders) from the Insolvency Service.
- Fraud information may also come from fraud prevention agencies.
  
- Credit information comes from information on applications to banks, building societies, credit card companies etc and also from the conduct of those accounts.

**Q:** How will I know if my information is to be sent to a CRA or FPA?

**A:** You will be told when you apply for an account if your application data is to be supplied. The next section of this leaflet will tell you how, when and why we will search at CRAs and FPAs and what we will do with the information we obtain from them. We will also tell you if we plan to send payment history information on you or your business, if you have one, to CRAs. You can ask at any time the name of CRAs and FPAs.

**Q: Why is my data used in this way?**

**A:** We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to repay us. Some organisations may also use the information to check your identity. In this way we can ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up to date information, provided electronically, we are able to make the most reliable and fair decisions possible.

**Q: Who controls what such agencies are allowed to do with my data?**

**A:** All organisations that collect and process personal data are regulated by the Data Protection Act 1998, overseen by the Information Commissioner's Office. All credit reference agencies are in regular dialogue with the Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000.

**Q: Can just anyone look at my data held at credit reference agencies?**

**A:** No, access to your information is very strictly controlled and only those that are entitled to do so, may see it. Usually that will only be with your agreement or (very occasionally) if there is a legal requirement.