

Information Collected

The types of credit-related personal information (“Credit-related information”) we collect may include:

Permitted identification information such as names (and former names or aliases), date of birth, sex, 3 most recent addresses, employer and driver’s licence number

The fact that any consumer or commercial credit has been applied for and the amount and type of credit

Details of your current and previous credit providers

Credit limits and certain terms and conditions relating to credit arrangements

Start/end dates of particular credit arrangements

Records of previous requests made by credit providers to credit reporting bodies for information about you in connection with consumer or commercial credit applications, guarantees and securitisation arrangements.

Repayment history

Default information (in addition to and without limiting repayment history information) i.e. payments overdue for more than 30 days in specific circumstances

In relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue

Information about adverse court judgments, personal insolvency records and publicly available information relating to your credit worthiness.

In specified circumstances, that in the opinion of Begents or another credit provider, there has been a serious credit infringement (e.g. fraud).

Information delivered by credit reporting bodies from the above information (e.g. credit scores, ratings and assessments).

Information we derive from the above information (e.g. credit scores, ratings and assessments).

We keep credit related information in physical and electronic records, both at our own premises and with the assistance of our service providers.

We collect this information from you, your account activity and from third parties including public sources, our related companies, referrers, brokers, agents, your adviser(s) and our service providers including credit reporting bodies and information service providers.