**Credit Search Information**

**If you proceed with an order you would have already provided consent for a credit search to be completed as part of the credit application.**

**Though the Order form is not a 'finance agreement', this notice is to confirm that your details have been passed to one of our funder partners (finance company) and we are now at a point to proceed with your order. As such we need to ensure you are aware of the following and understand what takes place when you apply:**

To process your order following the credit application, the finance company will perform credit and identity checks on you with one or more credit reference agencies (“CRAs”). Please also be aware that the finance company may also make periodic searches at CRAs as part of managing your account.

To do this, your personal information will be passed to CRAs and they will give the finance company information about you. This will include information from your credit application and about your financial situation and financial history. The CRAs will also supply both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

The information is used to:

* Assess your creditworthiness and whether you can afford to take the product;
* Verify the accuracy of the data you have provided to us;
* Prevent criminal activity, fraud and money laundering;
* Manage your account(s);
* Trace and recover debts; and
* Ensure any offers provided to you are appropriate to your circumstances.

The finance company will continue to exchange information about you with CRAs while you have a relationship with them. The CRAs will also be informed about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

Please be aware that when CRAs receive a search from the finance company a search footprint will be placed on your credit file and this may be seen by other lenders.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. Please be aware that if fraud is detected, you could be refused certain services, finance, or employment. For further details of how your information will be used by the finance company or 'Westmid Vehicles Ltd' please email  dataprotection@westmid.co.uk

The links below provide more information and detail regarding the identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs.

* Callcredit [www.callcredit.co.uk/crain](https://www.transunion.co.uk/legal/privacy-centre#pc-credit-reference);
* Equifax [www.equifax.co.uk/crain](https://www.equifax.co.uk/crain);
* Experian [www.experian.co.uk/crain](https://www.experian.co.uk/legal/crain/)