Privacy Notice

We, Golf Credit Limited, process your personal data as a data controller. We believe it is important to properly handle your personal data, which refers to all information relating to you.

This Privacy Notice sets out certain information that must be provided to you under UK data protection law, including why we process your personal information, who we might share it with, how long we keep it and your rights.

Please take the time to read it. If you have any questions about it or our use of your information, please contact us at the email address at the end of this Notice.

Why do we process your personal information?

We collect and use your personal information for the following purposes:

1. To consider your application and to arrange to offer credit to you. As part of this we are obliged to verify your identity and set you up with a Direct Debit.

2. To update the Club you are a member of that you have been extended credit and whether you are keeping up payments.

3. To correspond with you to chase a payment, if needed. We may ask you to make a payment over the phone.

What is our legal basis for processing your personal information?

This will vary depending on what we are doing. We process your personal information where you have consented for us to do so, where necessary for us to perform a contract we have entered into with you, on grounds of recognised legitimate interests under data protection law or otherwise where we have another legitimate interest in doing so.

Where you apply for credit, we will take steps at your request with a view to entering into a contract with you. We are legally obliged to verify your identity as part of the credit approval process. Most of our processing after you have been granted credit will be to perform the contract we have entered with you.

Our legitimate interests in processing your personal information include

where we have a business or commercial reason, including making sure that repayments are made as they fall due, provided that we have first determined that your rights do not override these interests.

Recognised legitimate interests, for which no such determination of your rights is required, include reasons of national or public security, responding to emergencies or preventing or detecting crime

If you fail to provide certain information when requested, we may not be able to fully perform the contract we have with you.

Where do we get your personal information from?

We may collect personal data about you from:

1. you directly
2. credit reference agencies where required for consumer credit, identity or affordability checks.
3. third party service providers used to support our screening and compliance processes.

Who do we share your personal information with?

To allow us to assess applications, prevent fraud and comply with our legal and regulatory obligations, we may obtain your personal information from, and share your personal information with, credit reference agencies. This includes:

1. Creditsafe, which uses its data partner TransUnion to supply consumer credit and identity data:
    - **Creditsafe Business Solutions Limited** is authorised and regulated by the Financial Conduct Authority with Firm Reference Number **742313**; and
    - **TransUnion International UK Limited** is authorised and regulated by the Financial Conduct Authority with Firm Reference Number **805757**.

The information we receive from and share with CreditSafe may include data relating to your identity, credit commitments, payment history and public record information. This data is used solely for legitimate business purposes, including assessing creditworthiness, verifying identity and preventing crime, in accordance with applicable data protection laws. More information on how Creditsafe and TransUnion process your personal data can be found in their privacy notices:

- *Creditsafe Customer & Supplier Privacy Transparency Notice*;
- TransUnion Credit Reference Agency Information Notice; and
- TransUnion Bureau Privacy Notice.

We may also share limited personal information with the following:

2. 'Pay360', an access company who will set up a Direct Debit for you to make payments to us.
3. Your Club – to show that credit has been approved and to show whether you have made direct debit payments.
4. Elavon Card Services – if we need to take a card payment from you.
5. Smart IT Limited – by way of data storage, including of enquiries you may make via our website.

If our business is acquired or is in the process of being acquired by a third party then information about our customers may also be passed to them.

We may also be asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings.

How long do we keep your personal information for?

Normally, we will retain all your personal information for seven years after we cease providing credit to you. We may retain your personal information for a longer period in certain circumstances, for example if we are in dispute with you.

Your rights

You have a right to request access to your personal information. You also have a right to request that we rectify any inaccurate information we hold about you and to request that we erase your information.

Where our processing of your personal information is based on your consent, you have the right to withdraw that consent at any time.

You also have the right to request that we restrict what we do with your information and to object to our processing of your information.

Where applicable, you also have the right to request that we provide your personal information to you or a third party in a structured, commonly used and machine-readable format (data portability).

If you wish to exercise a right please contact us at the email address provided below. Sometimes we are not able to grant your request either completely or in part. If that is the case, we will tell you why.

International transfers

Your personal information is processed and stored within the United Kingdom and is not transferred internationally.

Automated decision-making

We do not use your special category personal information to make any significant decisions based solely on automated processing that produces legal or similarly significant effects on you.

Contact information and complaints

If you have any concerns about the way we have used your personal information, you can email us at info@golfcredit.co.uk. You can also contact our Data Protection Officer, Simon Booth, directly at simon.booth@golfcredit.co.uk. We will do our best to address your concerns.

After that, if you are still concerned, you may contact the Information Commissioner's Office on 0303 123 1113 or at Information

Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

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