



# Decision in Principle - Customer Declaration

**Before submitting an on-line Decision in Principle application to us on your behalf, your financial adviser must have explained this document to you, confirming that you understand and agree to our terms. They will have also confirmed with you if/how you wish to be contacted in relation to other products and services we may offer that may be of interest. You can change these contact preferences at any time by calling us on 0800 731 4076.**

## Use of your Personal Data

- The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.
- The information will be retained only for as long as necessary in accordance with our Retention Policy by Hodge who is the data controller, and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application;
- Verifying your identity and anti-money laundering checks;
- Assist in fraud prevention;
- Reporting to regulators and authorities;
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its subsidiaries and associated companies;
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

- Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.
- Hodge may also use your information to contact you about its products and services that it believes may be of interest to you.

Occasionally, we may have products and services that could be suitable for you. We have asked your Adviser to confirm with you and let us know if we have your permission to contact you by phone, post, SMS or email.

If you wish to check or change your preferences, please call us on 0800 731 4076.

**We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.**

## Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- Right of access – you have the right to request a copy of the information that we hold about you as mentioned above.
- Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing – where certain conditions apply you have a right to restrict the processing.
- Right of portability – in certain circumstances, you have the right to have the data we hold about you transferred to another organisation.
- Right to object – you have the right to object to certain types of processing such as direct marketing.
- Right to object to automated processing, including profiling – protection against targeted marketing and decision making
- Right to judicial review - in the event that We refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the subject access request process.
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

**On my/our behalf my/our Adviser has confirmed to you that I/we agree to the Terms and Conditions of the account.**

**I/we have read and understood the Use of Your Personal Data declaration and through my/our Adviser have consented to the use of information for the purposes stated. I/we declare that the information provided is correct to the best of my/our knowledge and belief.**

## Declaration (cont)

On my/our behalf, my/our Adviser has confirmed that I/we understand, confirm and agree the following:

### Credit searches and fraud prevention

- Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.
- Hodge will undertake a credit search against each applicant recorded on this form.
- Information on applications will be sent to credit reference agencies and will be recorded by them.
- The credit reference agency will check the details supplied against third party databases, public or otherwise.
- A record of the search will be retained.
- The credit reference agency may use the details provided to assist other companies for verification and identification purposes.
- If we decline this application, we are not obliged to tell you the reasons behind our decision.
- If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. Alternatively, a copy can be sent to you on request. Please phone us on 0800 731 4076.



You can contact the credit reference agencies 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 [www.myequifax.co.uk](http://www.myequifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or [www.experian.co.uk](http://www.experian.co.uk)

## Got a question? Get in touch with us

Freephone: 0800 731 4076

Email: [info@hodgelifetime.co.uk](mailto:info@hodgelifetime.co.uk)

Hodge, One Central Square, Cardiff, CF10 1FS

Customer website: [www.hodgelifetime.co.uk](http://www.hodgelifetime.co.uk)

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to <https://www.hodgelifetime.co.uk> and click on the Privacy & Cookies link or call 0800 289 358

HM 50+/RIO/RM CUST DIP DEC 12/19

