

Helping in challenging times and with debt recovery

When do we process your information in this way?	Why we process your information in this way?	Who might we share it with?
<p>To assess the likelihood that your circumstances have changed.</p>	<p>As part of our legitimate business interests, we might need to use your information and profiling to identify members who might be experiencing financial difficulty. We'll do this using information we have on our own records and information collected from credit reference agencies.</p> <p>We do this so that we can lend responsibly and follow best practice guidance from our regulators. We'll always make sure that the way we process your information isn't unfair to you.</p>	<p>People acting on your behalf.</p> <p>Credit reference agencies as part of managing your ongoing relationship with us.</p> <p>Suppliers acting on our behalf.</p>
<p>To work with you through challenging times, understanding and supporting your needs.</p> <p>To recover any outstanding money owed to us (this could include trying to locate you).</p>	<p>As part of your agreement with us, we have the ability to recover any outstanding debts (e.g. if you miss a payment or exceed your arranged overdraft limit).</p> <p>We have a legitimate business interest to use your information to provide a tailored and personal approach to accommodate your needs and specific circumstances, when necessary.</p> <p>We may also need to use your information to uphold our contractual rights to recover our debt, be a responsible lender and follow our regulators' guidance and best practice. We'll make sure the way we process your information isn't unfair to you.</p> <p>In carrying out these activities, you may provide us with special category data, such as health or criminal information, so we can provide you with the service and/or additional support that may be required.</p> <p>In most cases, we'll ask for your consent when collecting this information. However, if you contact us by post or online we will assume you are happy for us to record the information – unless you tell us not to.</p> <p>When we ask for 'special category data', you have the right to withdraw your consent. Find out more about this within the information rights page.</p> <p>This won't affect any use we have made of the information before you withdrew your consent.</p>	<p>Credit reference agencies:</p> <ul style="list-style-type: none"> - If you miss a payment or exceed your arranged overdraft. - If we have agreed a repayment plan or debt management plan with you. - When we are trying to locate you. <p>Debt recovery and tracing agents that we've instructed. They may contact credit reference agencies.</p> <p>Suppliers acting on our behalf.</p> <p>People acting on your behalf – including individuals or organisations such as Citizens' Advice Bureau or Step Change.</p> <p>Government bodies and agencies where we are required or permitted to do so – including local government, Dept. of Work & Pensions.</p> <p>The Land Registry, in the event that we choose to put a charge on a property.</p> <p>Other lenders and financial services providers who have an interest in a property.</p> <p>Solicitors acting on our behalf and courts in the event that we enter into litigation.</p> <p>The Insolvency Service if we're notified you are declared bankrupt or have entered into an IVA.</p>
<p>To help us decide on any further action we may need to take in order to recover money owed (e.g. whether we need to consider legal action or using a debt recovery agent).</p>	<p>When we ask for 'special category data', you have the right to withdraw your consent. Find out more about this within the information rights page.</p> <p>This won't affect any use we have made of the information before you withdrew your consent.</p>	<p>The Insolvency Service if we're notified you are declared bankrupt or have entered into an IVA.</p>