

PRIVACY POLICY

Who are we?

We are Creditstar UK Limited. Our contact details are:

- Email: info@creditstar.co.uk
- Telephone: 020 3695 7544(Lines open Mon–Fri, 9pm–6pm).
- Chat through our homepage.
- Postal address:210 Euston Road, NW1 2DA,London, England United Kingdom.

What is this statement about?

Your privacy is very important to us. We have put in place measures to ensure that all the data we obtain from you while visiting this website is maintained and processed in accordance with the United Kingdom General Data Protection Regulation and the Data Protection Act 2018. We follow the principles of this legislation and handle your information with care.

This statement provides you with details of the type of information we may hold about you, how we obtain it, and how the information is used and how we protect your privacy.

Please read this policy carefully to understand our views and practices regarding your personal data and how we will treat it.

The data controller is Creditstar UK Limited, our Data Protection registration number is ZA098223.

You can contact us about any aspect of this policy

What information do we collect?

We'll collect the information you give us directly such as when you apply for a loan or speak to us on the telephone. Examples of this information include :

Your name.

Contact details.

Date of birth.

Marital status.

Gender.

Employment details, including employer contact details.

Financial details, including details about your expenses.

Bank details.

IP address, your operating system and the browser you use.

We collect details that we need to assess your application and manage our relationship with you.

We also collect data we receive from Credit Reference Agencies and we explain this below.

We do not usually process “special category” data unless you provide us with such data. This data may include your medical information, which you may provide to us, or which may become

known to us if provided by a third party representing you under your authorisation. Where we do process such data, it is done so in accordance with this policy. For example, to understand more about your personal circumstances and any additional support we can provide.

We collect any other information which you may provide us when you complete our forms on - line or when you communicate with us via e-mail, telephone, chat service or post.

We collect data about the way you manage your account with us for analytical purposes and to improve our services. To combat fraud and to ensure a high quality of service, we record e-mails, chats and phone calls.

Why do we collect and use your personal information?

We collect and use your personal information in order for us to assess your creditworthiness and affordability to make sure the loan is affordable for you. We may use automated systems to help us make credit decisions as well as carrying out fraud and money laundering checks.

We collect and use your personal information to administer the loan agreement that you enter into with us. We use your information to verify the accuracy of the data you give us, to prevent fraud, to trace and recover debts and to contact you about your account with us.

We also use your information to undertake research, to analyse and assess our services, and to improve them.

We will use your personal information to send you future marketing communications relating to similar products and services that may be of interest to you. You can let us know if you don't want to receive any marketing communications or want to change the way we send them. Each marketing communication will contain simple instructions on how to unsubscribe/opt-out from future marketing. Alternatively you can change your preferences on your user account or contact us using the contact details we've given above.

Even if you opt out of marketing communications we'll still need to send you important information about your account.

More information on the lawful bases of processing your data.

We will only process your data when we have a lawful ground to do so, such as when you have consented; or the processing is needed to comply with a contract or some other legal obligation or it is in our legitimate interest to do so.

To perform and deliver our services under the loan contract, we will contact you via email, telephone, text message, "chat" and post.

To send you marketing information we'll rely on your consent or legitimate interest to let you know about products and services .

To adhere to reporting requirements we have a legal obligation to send data to the regulators such as the Financial Conduct Authority(" FCA") or the HMRC.

To perform and deliver the loan contract with you , we use the services of Credit Reference Agencies to ensure responsible lending practices and to comply with AML and fraud regulations.

Who will we share your personal information with?

We will share your personal information with third parties such as HMRC and the FCA where we are required to do so by law. We also share your data with Credit Reference Agencies. We also

share data with third parties who manage our systems and help us deliver our services .They can only use the data we share with them to provide us with those services.

Credit Reference Agencies

Credit reference agencies (CRAs) are used by lenders to assess loan applications and verify customers' identity to prevent crime and money laundering. We use the information you have given us during the application to search your records from CRAs. We do this on every loan application to ensure we comply with responsible lending practices and to comply with regulatory requirements and obligations. We may also make periodic searches at CRAs in order to refresh our records and manage your account with us.

Information on applications will be sent to CRAs and will be recorded by them. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us with both public (including the electoral register) and shared credit and fraud prevention information. When you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.

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 to perform similar checks and to trace your whereabouts and recover debts that you owe.

Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

You can contact the CRAs currently operating in the UK to get information on your credit file; the information they hold may not be the same, so it is worth contacting them all. They may charge you a statutory fee for the provision of information.

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 are explained in more detail in their Credit Reference Agency Information Notices ("CRAIN").

CRAIN is also accessible from each of the three CRAs.

Transunion:

www.transunion.co.uk/crain

Equifax:

www.equifax.co.uk/crain

Experian:

www.experian.co.uk/crain

How long will we store your personal information?

We will store your personal information for as long as we have to so that we manage our relationship with you and comply with our legal and regulatory obligations. This means we'll usually store your personal information for up to seven years from when our relationship with you ends e.g. from when you finish paying off your loan. This ensures we can comply with anti-money laundering / fraud regulations and other regulatory obligations.

There may be occasions when legally we are obliged to hold your information for longer.

Where is your data stored?

We recognise the need for appropriate protection and management of the personal and financial information you share with us. We protect that information using secure socket layer (SSL) encryption technology and by limiting employee access on a need-to-know basis. We employ firewalls and other security technologies to protect our servers from external attack.

Our security systems meet or exceed industry standards and we are constantly monitoring internet developments to ensure our systems evolve as required. We also test our systems regularly to make sure our security mechanisms are up to date.

We are subject to data protection laws, which we comply with fully and give the greatest respect. We do not store your data outside the UK or EU however if we do so in the future it will be done in accordance with this policy and with the highest protections to your privacy.

What are your rights in relation to your personal information?

Right to access.

You have the right to request copies of the personal information we hold about you at any time.

Right to rectification.

You have the right to request that we correct any inaccurate personal information we hold about you.

Right to erasure.

You have the right to request that we delete your personal information from our records. The right to erasure is limited as we need to keep information for regulatory and reporting requirements.

Right to restrict processing.

You have the right to request that we restrict how we use your personal information. In some circumstances we will be entitled to refuse that request and continue processing.

Right to object.

You have the right to object to the processing and use of your personal information. In some circumstances we will be entitled to refuse that request and continue processing.

Right to data portability.

You have the right to obtain a copy of your personal information in a legible and compatible format or Word.

How can I exercise my rights in relation to my personal information?

You can exercise all of your rights by contacting us on any of the above contact details. We may ask you to provide proof of your identity.

When we will respond to your request

We endeavor to respond to your requests as soon as reasonably possible, and at the very latest within one month.

How do I lodge a complaint about the use of my personal information?

You can lodge a complaint with us directly by contacting us on one of the above contact details. You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO is the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link [Make a complaint | ICO](#) or calling the ICO on 0303 123 1113 or use their live chat function.

Changes to our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on this page

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