

PRIVACY NOTICE

Who are we?

We are Creditstar UK Limited. Our contact details are:

- Email: info@creditstar.co.uk
- Telephone: 020 3695 7544 (Our website explains when our lines are open).
- Chat through our homepage.
- Postal address: 210 Euston Road, NW1 2DA, London, England

What is this Notice 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 processed and protected 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 Notice explains :

- the type of information we may hold about you
- how we obtain it
- how the information is used
- and how we protect your privacy

Please read this Notice carefully to understand our procedures 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 Notice using the contact details above.

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” personal data. However, you may choose to provide us with such information, for example medical information, or it may be shared with us by a third party acting on your behalf with your authorisation. Where we process special category data, we do so only with your explicit consent and strictly for the purpose of understanding your personal circumstances and identifying 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.

Cookie Policy

Our website uses cookies to make the site work, keep it secure, and improve your experience. Some cookies are essential for the website to function, while others are used for analytics or personalisation.

When you visit our website for the first time, you will be asked to choose your cookie preferences. You can change these preferences at any time using the cookie-settings tool available on our website.

Full details of how you can manage your choices are set out in our [Cookie Policy](#)

Why do we collect and use your personal information?

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

- To assess creditworthiness and affordability
- To make lending decisions, including fraud and money laundering checks
- To administer your loan agreement
- To verify the accuracy of the information you provide
- To trace and recover debts
- To contact you about your account
- To undertake research and improve our services
- To optimise and personalise our marketing, including through the use of AI-based tools provided by specialist marketing service providers who act on our behalf

- To share your name and email address in hashed (scrambled or pseudonymised) form with social-media companies so they can match it to their users and help us show relevant adverts or exclude existing customers
- To send you marketing communications about similar products and services (you can opt out at any time)

Even if you opt out of marketing, we will still send you important information about your account.

We may use limited profiling techniques to understand which types of marketing may be relevant to you. This profiling relates only to marketing and does not affect your creditworthiness, your ability to obtain a loan, or any decisions we make about your account.

Marketing communications

We may use your personal information to send you marketing communications about our own products and services that are similar to those you already have with us. Our lawful basis for this type of marketing is legitimate interests, as we believe it is helpful for customers to receive information about products and services that may be relevant to them.

PECR (email and SMS marketing)

For email and SMS marketing, we comply with the Privacy and Electronic Communications Regulations (PECR). This means we will only send you electronic marketing where:

- you have given us your consent, or
- you are an existing customer and the “soft opt-in” applies.

AI-based marketing optimisation

We also use your personal data to optimise and improve our marketing, including through the use of specialist marketing service providers. These providers may use AI-based tools to analyse patterns in customer behaviour and help us understand which marketing is most effective. These tools do not make decisions about lending, creditworthiness or your eligibility for our products.

Hashed data sharing with social-media platforms

We may share your name and email address in hashed (scrambled or pseudonymised) form with social-media companies such as Meta (Facebook/Instagram), LinkedIn or Google. Hashing protects your identity by converting your details into a coded format. Although hashing enhances privacy, the hashed data is still considered personal data under UK GDPR because social-media platforms may be able to match it to their users.

These platforms act as independent data controllers and must delete the hashed data after matching. They may process hashed data outside the UK or EEA under their own international transfer safeguards.

You can opt out of receiving marketing communications at any time. You can do this by:

- selecting the “unsubscribe” link included in any marketing email
- updating your marketing preferences in your online account
- contacting us using the details provided in this Privacy Notice

If you choose to opt out, we will stop sending you marketing messages and stop using your data for marketing-related activities, including audience matching on social media. We will add your details to a suppression list to ensure we do not send you marketing in the future.

This will not affect service messages, such as information about your account, your loan, regulatory notices, or other communications we are required to send.

More information on the lawful bases of processing your data.

We will only process your data when we have a lawful basis to do so. These include:

Contract: assessing your application, administering your loan, contacting you about your account

Legal obligation: reporting to regulators such as the FCA or HMRC, complying with AML and fraud regulations

Legitimate interests:

- fraud prevention
- IT and system security
- analytics and service improvement
- marketing optimisation, including the use of AI-based tools by our service providers
- sharing hashed identifiers with social-media platforms for audience matching and marketing personalisation. Our lawful basis for sharing hashed identifiers with social-media platforms for audience matching is legitimate interests
- sending marketing communications about similar products and services (you can opt out at any time)

Consent: where we rely on your explicit consent (or where the law otherwise permits us to process such information) for specific processing activities, such as when you choose to provide special category data

Who will we share your personal information with?

We may share your personal information with the following categories of recipients :

- **Regulators**, such as HMRC and the Financial Conduct Authority
- **Credit Reference Agencies**
- **Creditstar Group companies**. We may share your personal data with other companies within the Creditstar Group that provide internal administration, IT hosting, customer support, compliance, audit or other operational services to us. Where these companies act as our data processors, they process your personal data only on our instructions and must protect your information appropriately.
- **Fraud prevention agencies**
- **Third-party service providers**. We may share your personal information with trusted third-party service providers who help us deliver our services. These organisations can only use your data to provide services to us. These include :
 - **Payment processors** — to collect repayments and process transactions securely
 - **Open Banking providers** — where you choose to use Open Banking to support your application or affordability assessment
 - **Tracing agents** — to help locate you if we lose contact and need to recover outstanding debts
 - **Fraud-prevention and identity-verification providers** — to help us detect fraud, verify identity and maintain system security
 - **IT and cloud hosting providers**
 - **Customer service platforms** (for chat, email, call recordings)
 - Marketing service providers and social advertising partners who help us optimise and improve our marketing, including through the use of AI-based tools. Marketing service providers act as data processors and are bound by data-processing agreements. Social advertising partners (such as Meta, Google and LinkedIn) act as independent data controllers

Social Media Platforms

We may share your name and email address in hashed (scrambled or pseudonymised) form with social-media companies such as Meta, LinkedIn or Google. These platforms use the hashed data to match it to their own users so they can show relevant adverts or exclude existing customers from certain campaigns. They act as independent data controllers and must delete the hashed data after matching.

Although hashing protects your identity by converting your details into a coded format, the hashed data is still considered personal data under UK GDPR because social-media platforms may be able to match it to their users.

When social-media companies receive hashed data from us, they act as independent data controllers. This means they decide how to process the data for matching purposes and do so under their own privacy policies. We do not have visibility over their internal matching processes

Social-media platforms may process hashed data outside the UK or EEA. Where they do so, they rely on their own international transfer safeguards, as set out in their privacy policies.

We do not sell your personal data.

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 with CRAs. We do this on every loan application to ensure we comply with responsible lending practices and 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 us with public (including the electoral register) and shared credit and fraud-prevention information. CRAs use this information to verify your identity, prevent fraud and support responsible lending. When you borrow from us, we will give details of your account(s) and how you manage them. We report this information to the 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. 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 necessary so that we manage our relationship with you and comply with our legal, accounting, tax 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.

We also keep suppression-list information for as long as necessary to comply with PECR and ensure we do not send marketing to individuals who have opted out.

Automated Decision Making

We use automated systems to help us make decisions about your loan application. These systems analyse the information you provide to us, information we obtain from Credit Reference Agencies, and other data we hold about you. This helps us assess your creditworthiness, verify your identity, prevent fraud, and determine whether the loan is affordable for you.

These automated decisions are necessary for entering into a loan agreement with you and have legal or similarly significant effects, as they may determine whether your application is approved and on what terms.

Automated decisions may affect whether your application is approved, the amount you can borrow, and the terms we can offer. These decisions are important because they help us lend responsibly and comply with our legal and regulatory obligations.

You have the right to request a human review of any automated decision. This means you can request that a member of our team looks at your application again, considers your circumstances, and provides an explanation of the decision. You also have the right to express your point of view and to contest the decision.

You can exercise these rights by contacting us using the details provided in this Notice.

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 store your personal data within the UK or the European Economic Area (EEA). Where our service providers or partners process data outside these areas, we ensure that appropriate safeguards are in place.

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 structured commonly used format

Right to withdraw consent — You can withdraw consent where processing is based on consent.

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 Notice

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

Last Updated June 2026