



## Privacy Policy for the credscope® service

### 1. The terms we use and what they mean

For purpose of this policy, the terms “We”, “us” and “our” refers to Insight Report Ltd, providers of the credscope® website and service. “You” and “your” in this Privacy Policy means you as a user of the Website and the Service.

“Privacy Policy” means this statement set out here.

“Services” refers to the credscope service. This is a process that gives you a credit score, enables you to indicate the product or service you are looking for, and receive invitations from other service providers to apply for their products and services.

"Your Information" means data you have provided to us through the service, including Personal Data as defined by the Data Protection Act 1998 (as amended).

“Website” refers to [www.credscope.com](http://www.credscope.com) or which we operate in order to provide a credit scoring and broking service that offers a tool through which you can receive information and invitations from service providers to apply for their products and services. Please refer to our Terms and Conditions for further details.

“Service Providers” refers to commercial businesses and social enterprises who offer financial products and services such as loans, mobile phone contracts and credit cards.

### 2. Who we are

Credscope is a service provided by Insight Report Ltd, a company registered in England, registration number 05222188.

### **3. Why we do this**

Our purpose for setting up the credscope<sup>®</sup> service is to enable people with little or no credit history to get a credit score and gain access to better value products and services, in order to have a positive impact on their financial wellbeing. This can also benefit companies and social enterprises looking for more customers.

We believe this is fairer and more efficient for all concerned.

### **4. Our commitment to your privacy**

We are committed to protecting the privacy of your personal information, and to letting you know what information we collect, how it is used, and your choices about its use. We understand that our success depends on your trust in our work. All information supplied by you to the website will be used and protected by us to the best of our ability in accordance with data protection law and this Privacy Policy.

### **5. Types of information we collect about you and how we use it**

We collect information from you in order to provide you with the Services. The type of information we collect, and the purpose for which it is collected is set out below.

When you register for the Services, your registered information, which includes without limitation, your title, full name, residential address, previous addresses, date of birth, email address, telephone number, qualifications, training and employment details, are used to build your credit score, and to check our partner service providers registered on our website who may invite you to apply for their services.

When we provide Services to you, we may check your information against the information held about you by the issuers of the documents you upload, and on other third party databases to which we have access for these

purposes. Further information is set out below at “Do we share information with third parties?”

In providing the Services to you, we will keep details of the products you select, to verify commission levels, for audit purposes, and dealing with enquiries.

We will use information we hold, including your credit report to provide the Services to you.

In providing the Services to you, we will use your information to deal with your requests, enquiries and to provide you with customer support.

In addition to providing you with the Services, we may also use your information:

- to identify ways of improving the Service
- to undertake customer and market/marketing research
- for our internal business purposes including without limitation to comply with our legal and regulatory obligations
- to monitor activity on the Website, to monitor use of the Services and in such a way to protect the Website and systems from unauthorised access

## **6. Do we share information with third parties?**

We may disclose any of the information that we collect to our company, and to third parties that perform services on our behalf so that we can provide you with the Services. These may include aggregated and anonymous data to research organisations and social enterprises who offer support, for example those organisations that help people who are unable to access loans from banks.

Where you indicate an interest in a relevant category, we may share your information with providers of financial services and products for purposes that may include: verifying your eligibility for the products, verifying suitability of products, those set out in the lender’s terms and conditions and/or its privacy policy relevant to the product you are searching for, so they can invite you to apply, and complying with any contractual, legal and/or regulatory obligations.

## **7. How we protect your information**

Access to your personal data is restricted to those employees and service providers who need to know that information to provide the Services to you.

Credscope protects your information over the Internet by using secure web server technologies and encryption. All our pages use secure layers to protect your information. We cannot guarantee the same when you move to another website, for example a price comparison site, or the site for a provider's products. Always check for the green address or padlock, and ensure it also displays our name.

## **8. Cookies**

We use cookies and similar technologies ("cookies") on this website for various purposes. A cookie is a data file that a website sends to your browser, which then stores it on the device that you are using to browse the website. By using the website, you accept our use of this technology.

## **9. Privacy policy changes**

Our Privacy Policy will be reviewed and may be changed from time to time. Check this page to see our most up to date Privacy Policy, which will have a version date for ease of reference. If necessary we will inform you and obtain your consent about any significant changes to the Privacy Policy.

## **10. Your rights to access your personal information**

You have the right to receive information about the personal data we hold about you (for which we may charge a small fee). The statutory fee is £10.00, except in the case of obtaining a copy of your credit report, for which the statutory fee is £2.00. However, you may print your report at any time, free of charge.