

Consent to credit reference agency search

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Simply enter your personal details in the box below, then return the completed authority by secure email to Atom at business@digitalmortgages.net and we'll do the rest. Without this form, we cannot proceed.

Surname

Forename(s) (as it appears on your passport):

Date of birth:

Current address:

Post code:

Time at address

Years: **Months:**

Previous address:

Post code:

Time at address

Years: **Months:**

If less than 3 years in total please use separate sheet.

I also confirm my acceptance of the General Terms & Conditions (T&Cs) Business Banking Customers.

I confirm my consent for my broker to act on my behalf as my representative for this application and any communications received by the broker in relation to the application can be treated as having been received by me/us.

Signature:

Date:

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THE USE OF YOUR INFORMATION

References to “we”, “us” or “our” are references to Atom bank plc and other companies in our group.

When we say “your information” we’re referring to the personal and financial information we’ve obtained from you or from third parties (such as credit reference and fraud prevention agencies, joint account holders, other organisations who introduced us or act on your or our behalf and from other companies within our group).

Changes to Details

Please note: if the details (noted above) of one or more of the account holders need to be amended at any stage of the process, you’re obliged to notify us of this request.

We use this information to:

- Assess your application, manage your account and operate services we provide;
- Recover debts and prevent fraud;
- Develop, improve and market our services and products;
- Credit score and collect data for analytical purposes;
- Detect money laundering and fraudulent activity.

On the basis that it is kept confidential we may give your information at any time to:

- Any organisation who introduced us or who acts on your or our behalf;
- Service providers and agents.

In addition, we may at any time give your information to any organisation that requires disclosure of your information for regulatory or legal purposes as a matter of law, whether or not their power is derived from an Act/ Acts of Parliament.

You have a right to ask for a copy of your information by applying to us in writing. You can ask us to delete or correct any information we hold about you that’s wrong.

For more information on how we use your data please refer to our Privacy Policy. You can find this at www.atombank.co.uk/policies/terms-of-use.

Credit reference and fraud prevention agencies

When you apply to us to open an account, we’ll check the following records about you, your business partners and your business. This allows us to properly assess the application for credit, and also enables us to verify the identities of each person.

What we check:

- Our own records about you, should we have any;
- Personal and business records at credit reference agencies, which will leave a search footprint on your credit file that may be seen by other lenders;
- The information credit reference agencies, who supply us with both public (including the electoral register) and shared credit and fraud prevention information;
- Documents from fraud prevention agencies;
- If you’re a director, we’ll seek confirmation from credit reference agencies that the residential address that you’ve provided matches that shown on the restricted register of directors’ usual addresses at Companies House.

If you’d like to know more about how your information will be used, don’t hesitate to get in touch.

Please note: If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies, and law enforcement agencies may access and use this information.

Ourselves and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt.

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In addition, we and other organisations may access and use information recorded by fraud prevention agencies from other countries.

The Credit Reference Agency Information Notice ('CRAIN') describes how the three main credit reference agencies in the UK use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- www.transunion.co.uk/crain
- www.equifax.co.uk/crain
- www.experian.co.uk/crain

The record of this search will be kept and seen by other organisations that make searches. They may also use automated systems and carry out checks for the purposes referred to above.

Information on applications will be sent to credit reference agencies and will be recorded by them.

This includes information on your business and its proprietors. They may create a record of the name and address of your business and its proprietors if there isn't one already. If you do borrow from us, we'll give details of your accounts and how you manage them to credit reference agencies. If you borrow but don't repay in full or on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after the account has closed, whether settled by you or defaulted.

Every so often we make searches of our records, credit reference agencies and fraud prevention agencies to manage your account with us. This allows us to take decisions regarding credit, including whether to make credit available or continue or extend existing credit.

You have the right of access to your personal records held by credit reference and fraud prevention agencies at any time.

The credit reference agencies we use are:

Transunion, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0870 0601414 (Personal credit data only),

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 241 6212 or log on to www.experian.co.uk

Call us on 0333 399 0050 if you'd like further details of the fraud prevention agencies we use.

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Atom is the trading name of Atom Bank plc, a company registered in England and Wales with company number 08632552. Registered office: The Rivergreen Centre, Aykley Heads, Durham DH1 5TS. VAT registration number: 204140372.

Atom is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.