

Key Personnel Identification and Search Consent Form

Client Name:

(Insert - Company/Partnership/Individual of borrowing)

SECTION 1

<u>Title & Full Name</u> (if you have been known by any other name(s), please provide previous name(s) below in SECTION 2)	<u>Position in Company/ Partnership eg Director / Shareholder</u>	<u>Date of Birth</u>	<u>Nationality</u>	<u>Homes Address & Post Code</u> (if you have lived here less than 3 years, please provide your previous addresses below in SECTION 2)	<u>Date of occupation</u>
1					
2					
3					
4					

PLEASE USE AN ADDITIONAL FORM IF INSUFFICIENT SPACE ABOVE

SECTION 2 - Previous address/name details (if required)

<u>Name</u>	<u>Address</u>	<u>Date of occupation</u>




SECTION 3 - Consent Form

All individuals listed above understand that in order to consider providing credit facilities to _____ **(insert the name of the company, partnership or individuals)**, Goldentree Financial Services Plc (hereinafter referred to as Goldentree), or any agent of Goldentree, may undertake a search at a Credit Reference Agency of it's choice, both now and in the future on each name listed.

Refer to the section below headed Important – Your Personal Information in relation to the use of your personal information.

The Individuals listed accordingly sign this form, as their consent to this action and declare that all the information provided to be true and accurate.

Print Name	Signature	Date
1		
2		
3		
4		

<u>Important - Your Personal Information</u>	
	<p>Your Consent: The Company/ Applicant(s) consent to the disclosure and sharing of any information held by Goldentree in respect of the Company/ Applicant(s) to third parties including brokers, suppliers and other funders in order to process your application and manage your account. We may store on computer and / or paper records the information in relation to your account. By confirming your agreement to proceed with the application by signing the above declaration you are accepting that we may use your information in this way.</p>
	<p>Credit decisions and the prevention of fraud and money laundering: We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called: A Guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. By confirming your agreement to proceed you are accepting that we may each use your information in this way.</p>
	<p>General Data Protection Regulation (GDPR) and the Data Protection Act 2018: The information we obtain in relation to individuals is subject to the rules of the GDPR. Under the Regulation all individuals have the right to know what information is held about them on any files of Goldentree Financial services PLC. If you wish to obtain such information please contact Goldentree Financial Services PLC in writing at Unit 4a, Birchwood One Business Park, Dewhurst Road, Birchwood, Warrington, WA3 7GB.</p>

A condensed guide to the use of your personal and business information by ourselves and at Credit Reference and Fraud Prevention Agencies

- 1) When you apply to us for a loan, this organisation will check the following records about you and your business partners / others (see 2 below)
 - a) Our own;
 - b) Personal and business records at credit reference agencies (CRAs). 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 both public (including the electoral register) and shared credit and fraud prevention information.
 - c) those at fraud prevention agencies (FPAs).
 - d) If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that provided.

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe and/or may create a record of the name and address of your business and its proprietors if there is not one already. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may be shared with third parties, in very limited circumstances, when required by law or where permitted under the terms of the General Data Protection Regulation (GDPR) and the Data Protection Act 2018



How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used you can find a copy of our privacy policy at www.goldentreefs.co.uk/privacypolicy or upon request, telephone 01925 846420 or email data@goldentreefs.co.uk

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 060 1414 or log on to www.callcredit.co.uk
- **Equifax PLC**, Credit File Advice Centre, PO Box 1140, Bradford, BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.experian.co.uk.

For information on how the CRA's store and process your data go to <https://www.equifax.co.uk/crain.html>