

## **Privacy Notice**

We, Golf Credit Limited believe it is important to properly handle your personal information- all information relating to you.

This Notice sets out why we process your personal information, who we might share it with, how long we keep it, your rights, and other matters.

Please take the time to read it. If you have any questions about it or our use of your information, please contact us on the details provided below.

### **Why do we process your personal information?**

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

To consider your application and to arrange to offer credit to you. As part of this we are obliged to verify your identity and set you up with a Direct Debit

We will also let the Club you are a member of know that you have been extended credit and if you are keeping up payments.

We may correspond with you if we need to chase a payment and we may ask you to make a payment over the phone.

### **Who do we share your personal information with?**

We share some limited personal information with the following:

'Smart Search' who will carry out identity verification checks on our behalf. Upon receipt of your information, they become a Controller of your information. Here is a [link](#) to their Privacy Notice.

'Access Pay Suite' who will set up a Direct Debit for you to make payments to us.

Your Club – to show that credit has been approved and to show if you have made direct debit payments.

Elavon Card Services -if we need to take a card payment from you

Smart I.T Limited - by way of storage including enquiries you may make via our website.

If our business is acquired or is in the process of being acquired by a third party then information about our customers may be passed to them.

We may also be asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings.

### **What is our legal ground to process your personal information?**

This will vary depending on what we are doing. Where you apply for credit we will take steps at your request with a view to there being a contract between us. As part of the credit approval process, we are legally obliged to verify your identity. Where you have been granted credit most of our processing of your information will be to perform the contract between us. When we share information with your Club we do this in their legitimate interests – to make sure fees will be paid as they fall due.

### **How long do we keep your personal information for.**

Normally we will retain all your personal information for 7 years after we cease to provide credit to you.

### **Your rights**

You have a right to request access to your personal information. You also have a right to request that we rectify any inaccurate information we hold about you and to request that we erase your information. You also have the right to request that we restrict what we do with your information and to object to what we do.

If you wish to exercise a right please contact us on the details provided below. Sometimes we are not able to grant your request either completely or in part. If that is the case we will tell you why.

### **Contact information and complaints**

If you have any concerns about the way we have used your personal information please email us at [info@golfcredit.co.uk](mailto:info@golfcredit.co.uk)

We will do our best to address your concerns. After that, if you are still concerned, you may contact the Information Commissioner's Office.

Their details can be found at [www.ico.org.uk](http://www.ico.org.uk)