

SMITHS METAL CENTRES LTD PRIVACY POLICY

Notice under the Data Protection Act 1998

Your information

Your information, includes any information which we now or at any time in the future may hold or use relating to you, or any person, company, partner or associate of yours (as defined in s.184 of the Consumer Credit Act 1974). This information may come from or relate to:

1. Application by you for the provision, and the supply to you of goods and services by us
2. What you may tell us either orally or in writing or by electronic means either directly or in documents submitted to us or information published by you or about you
3. Reports from third parties such as professionals, bankers brokers and agents with whom you may have had a business relationship, credit reference agencies, fraud prevention organisations, valuers and other responsible third parties employed by you or us
4. Your transactions with us, which may include the names of your staff with whom we liaise, your customers, their representatives, their contact details, your bank account and other financial and personal information such as your address and contact details and other related information that we shall obtain in the course of operating any services for you or your supplier/s or information that we may accumulate in assessing whether to commence or continue to operate such services
5. Recorded telephone messages which may be left by you outside normal office hours

What we may do with your information

We will use, analyse and assess your information to maintain and develop the relationships between us. This will include the following purposes:

1. Considering any applications made by you for, and helping us to make, credit related decisions about you and/or your business
2. Operating and administering the services currently and in the future provided by us
3. Financial risk assessment, money laundering checks, the exchanging of information with credit reference agencies and fraud prevention organisations to assist us in the making of credit decisions and preventing fraud
4. Helping us to assess how we can develop our business relationship in the future including market research, product and statistical analysis and the development of new products
5. Helping us to identify new products and services which may interest you (unless you have requested otherwise)
6. Improving business skills by the use of information in staff training

For operational reasons in connection with the above we may link your information between your accounts and other accounts that we hold for other clients and/or the customers of those clients.

Disclosure of your information

We will not disclose your information outside our business unless:

1. Where required to do so for the operational and administrative reasons referred to above
2. Where we have your consent. Your consent shall be given by your continuing your relationship with us following posting of this or subsequent notice/s to you and shall include consent to the disclosure of information to:-
 - i. any other companies within our own group of companies for any of the purposes mentioned above
 - ii. any professionals, bankers, agents, brokers or insurers for the purposes of their providing their services to you
3. Where we are required or permitted to do so by law
4. Where required for the provision of finance to us by any of our financiers who may process that information for any of the purposes referred to herein and who may use and transfer that data throughout their organisation, including abroad, and who may collect information about you for their own purposes in relation to the provision of finance;
5. To persons to whom we may transfer rights and obligations under the agreement/s between us
6. To any person who provides a service to us who agrees to keep your information confidential
7. To credit reference agencies and other agencies involved in the prevention of fraud and the tracing of debtors

If necessary to provide the services you have or may request from time to time your information may be transferred to other countries. We will ensure that anyone to whom we pass your information undertakes to treat your information confidentially, with respect to the private nature of your information and to use or process it solely for the business reasons for which it is provided. Some of these countries may not have a level of data protection equivalent to that of the United Kingdom.

Credit Reference agencies and Fraud Prevention Organisations

We use such agencies from time to time to assist us in taking decisions in regard to providing credit, including whether to do so as well as any applicable limits. They will supply us with credit information including information from the electoral register. They will record the enquiries we may make about you and details of your credit history with us. They may use this information for statistical analysis about credit, insurance and fraud. We may also pass information to financial and other organisations involved in fraud prevention to protect our clients and us from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this.

Your Rights

You have the right of access to your personal records held by us and details of the responsible third parties to whom we have supplied, and from whom we have received, information about you upon

request and upon payment of a fee. You also have the right of access to personal data held by credit insurance agencies that we use. We can supply their name and address upon request.